

FAME AND FORTUNE WEEKLY.

STORIES OF BOYS WHO MAKE MONEY.

A BORN SPECULATOR; OR, THE YOUNG SPHINX OF WALL STREET.

By A SELF-MADE MAN.



Frank saw his danger as a revolver flashed before his eyes. He dashed forward and struck the weapon from the cashier's hand just as the office door swung open and a policeman, followed by Daisy Lee, appeared upon the scene.

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A Born Speculator;

OR,

THE YOUNG SPHINX OF WALL STREET.

By A SELF-MADE MAN.

CHAPTER I.

WHAT HAPPENED TO BROKER MILLS.

"Mr. Bangs is going out of town over Sunday, I guess," remarked Frank Cole, messenger for John Mills, stock and bonds broker, of No. — Wall Street, to Daisy Lee, the office stenographer, one Saturday morning about half-past nine.

Lawrence Bangs was the cashier of the establishment, and had been acting boss for the past four weeks while Mr. Mills was confined to his home by a severe illness.

The banker, however, was expected to be back to business on Monday of the coming week, and this report was hailed with joy by all the employes, for the cashier, who had never been a favorite with his office associates, had succeeded in making himself cordially disliked during his brief reign of authority.

"What makes you think he is?" asked the girl, who was pretty, bright and sweet seventeen, looking up from her machine, at which she had been working steadily since she sat down to work, twenty-five minutes before.

"He had his suit-case and umbrella with him when he came in ten minutes ago," replied the boy.

"I wish——" then she stopped and looked down at the keys of her machine.

"That he'd never come back, eh?" grinned Cole.

"I didn't say——" she began.

"But you thought it just the same," he interrupted.

"How do you know?" she answered, flashing him a saucy look.

"Oh, I'm a good guesser. Besides——"

"Besides—what?"

"The same thought occurred to me."

"The same thought? What do you mean?"

"That the office wouldn't miss him if he were to forget to return. I know I shouldn't."

"Yes, you would," she smiled, tantalizingly.

"How?"

"You'd miss the daily laying out you've been accustomed to get from him."

"I shouldn't grieve over the omission."

Daisy laughed.

"He does give you fits on the slightest pretext."

"He certainly seems to have it in for me. I can't account for it, for I attend to my work right up to the handle, just the same as when Mr. Mills is here."

"I am sure you do, Frank."

"You're about the only one in the office he hasn't pulled over the coals since he took temporary charge. I guess he must be sweet on you, Daisy," chuckled the messenger.

"The idea!" she exclaimed, indignantly.

"I don't blame him. You're about as pretty as they come."

"Frank Cole, do you know what you're saying?"

"Sure thing. Telling the truth, which is a weakness I have."

"You mean you're jollyng me, as you usually do."

"Doesn't your looking-glass confirm my statement?"

Miss Lee pouted and was silent.

"There. I knew you couldn't deny it."

"I think it's time you went back to your post in the reception-room."

"Thanks for the hint. I came in to tell you something, but since you're so eager to get rid of me, of course——"

"I'm not anxious to get rid of you if you will only talk sensibly."

"Don't I always talk sensibly?"

"Not when you utter such ridiculous remarks as the one you were just guilty of," she answered, with a demure look.

"What did you come in to tell me?"

"What will you give to know?" he said, tantalizingly.

"Oh, I'm not at all curious," she replied, making a bluff to resume her work.

"I'll make a deal with you. Promise me you'll go to the theater with me this afternoon and I'll tell you."

"But mamma won't know where I am," she objected.

"Write a ten-word message and I'll send it when we go to lunch after the office closes for the day."

"Well," she answered, in a tone which assured the boy that his invitation was practically accepted.

"That's settled, now I'll keep my part of the agreement. I came in here to tell you that that little flyer I took on the market two weeks ago, and which you were so sure would do me up, has turned up trumps."

"You have come out ahead, then? What a lucky boy you are!"

"Don't call it luck, Miss Lee. Give me credit for a little foresight, please. I told you the stock would go up. You laughed at me. I let you laugh, for he laughs best who laughs last. I backed my opinion with my entire cash capital of fifty plunks. I bought ten shares of I. X. & L. at 49. I closed out the deal by telephone thirty minutes ago at 65. Profit, \$160. How's that?"

"Is it possible?"

"As evidence of good faith on my part you shall see my broker's check when I receive it on Monday."

"Oh, I believe you, Frank."

"Thank you. I told you I'd blow you to lunch and the theater if I won, and I am going to be as good as my word."

"You're a good boy."

At that moment the door of the outer office opened and a customer entered.

Cole hastened to meet him, and took his name into the private office, where Lawrence Bangs was going over the morning mail.

"Show him in," said the cashier, in the crusty tone he was accustomed to use when addressing the messenger, and

it seemed to Frank as if Bangs was several degrees crankier than usual that morning.

"I wonder what he had for breakfast?" muttered Cole, as he returned to the reception-room. "Thank goodness the boss will be back Monday. If I had to put in another week with Bangs I think I'd resign."

Buzz! went his bell.

The messenger answered the summons.

"Here's a letter and a package to take to the Bowling Green building, do you understand?" said the cashier, sourly.

"Yes, sir."

"Don't be all day about it, like you usually are," replied Mr. Bangs, dismissing him.

This was hardly a fair remark, as Cole was one of the smartest messengers in the financial district.

No delay in the delivery of a message could ever be traced to him.

Many Wall Street men with whom Mr. Mills did business had remarked his lively movements, and had congratulated the broker on having such a prize package.

Yes, Frank Cole was undoubtedly a smart, energetic boy—one who seemed destined to make his way in the world by his own efforts.

He hailed from the small town of Sayville, in New Brunswick, Canada.

Two years before a Toronto express train had dropped him into New York at the Grand Central Station.

He hadn't a friend to help him in the great metropolis as, grip in hand, he stepped out into Forty-second Street that day; but before the week was out he had secured the position of messenger with John Mills, and had been with him ever since.

Cole made good time down to No. 1 Broadway, caught his man all right and received an answer to bring back.

When he returned to the office he found Mr. Bangs at his desk in the counting-room and handed him the envelope.

He took it without a word, tore it open and read the enclosure.

By the time he had mastered its contents Frank was seated in his accustomed chair outside, absorbed in the morning's issue of the Wall Street News.

Customers came in at intervals from that time on.

In about twenty minutes the cashier came into the outer office with his hat on and told Cole to follow him.

They went to the National Safe Deposit and Trust Co., down a wide stairway to the vaults, where Mr. Bangs got the box in which Mr. Mills kept his securities.

The cashier handed the box to the boy to carry, and they returned to the office.

Perhaps half an hour later Frank was given a package to deliver, with a letter, to a gentleman who had an office in Exchange Place.

This person's exclusive business was to lend money on call.

Cole received from him an envelope which he handed to the cashier on his return, and a few minutes afterward Mr. Bangs put on his hat and went out.

He came back in a little while and went immediately to his desk.

Frank was kept on the trot until a few minutes after twelve.

Then the office was closed to the public, though the clerks did not get away until one o'clock.

A few minutes before that hour Mr. Bangs paid all hands their wages for the week, and, closing the big safe, put on his hat and went out.

"Gone to get a bite before starting on his trip," thought Cole, noticing that the cashier had left his overcoat and suit-case in the private office.

While the boy was waiting for Daisy to get her things on, a ring came at the telephone and he answered it.

"That you, Bangs?" came a voice over the wire.

"No, sir. Mr. Bangs is not here," replied Cole.

"Not there!" Then followed a smothered imprecation. "Who are you?"

"Mr. Mills's messenger."

There was a pause.

"Do you know where Bangs has gone?"

"No, sir; but I think he will be back shortly, as his overcoat and other things are here, though the office is closed for the day."

"All right. That's all."

Cole hung up the receiver and returned to the reception-room, where he found Miss Lee waiting for him.

"Somebody wanted Mr. Bangs on the wire," Frank remarked, as they walked out of the door.

When they reached the sidewalk a cab drew up to the curb, the driver dismounted and opened the door, and to their surprise out stepped Mr. Mills.

They greeted him politely, expressing the pleasure they felt at seeing him downtown once more.

"Is Mr. Bangs in the office?" asked the broker.

"No, sir; everybody is gone away. I think, however, that Mr. Bangs will be back, as he left his overcoat, umbrella and suit-case in your private room."

"I will go up and wait awhile."

The broker told the driver to wait, and entered the building, while Frank and Daisy went on to a restaurant on Broad Street.

It was half-past one o'clock when they came out, and were starting for the Hanover Square elevated station when Cole suddenly recollected that he had forgotten a small package at the office he intended to take home.

"We'll go back, Daisy," he said, turning around. "It won't take but a minute for me to get it."

So they retraced their steps to the office building.

"The boss is still here, I see," said Cole, as they noticed the cab standing in the front of the entrance. "I'll be down in three shakes of a lamb's tail."

"I'd rather wait upstairs in the corridor," replied Daisy, and she followed after him.

Mr. Mills's offices were on the second floor, in the rear, and Frank made a bee-line for them as fast as he could walk.

He expected to find the door of the general office un-

locked, but when he laid his hand on the knob he discovered it was fast.

He looked through the keyhole and noticed that Mr. Bangs's suit-case and umbrella had been removed to the middle of the room.

"I wonder if Mr. Mills and the cashier are inside?" he thought. "If so, they are probably in the private office. I'll just slip in, get my package and sneak."

He had a key to the office, so he quietly unlocked the door and entered.

The door of the private room was wide open, and Cole glanced in as he crossed the reception-room.

What he saw brought him to a full stop and fairly staggered him.

Mr. Mills was lying back in his chair in front of his desk, with his head lolling helplessly to one side.

His face was as white as a sheet of paper, and blood was flowing from an ugly-looking wound above his temple.

"Good gracious!" gasped the boy. "What has happened to him?"

He dashed into the room, seized the broker and straightened him up.

"This looks like murder!" he breathed, excitedly.

He put his ear down to the broker's heart.

"It beats. He is not dead!" he cried, joyfully. "I must get help for him at once."

The boy dashed out of the private room, crossed the outer office hurriedly and let himself out into the corridor, closing the door softly after him.

He almost ran into Daisy, who had been walking slowly toward the office.

"What's the matter, Frank?" she asked, in surprise. "You're as pale as——"

"Don't ask me, Daisy. Something terrible has happened to Mr. Mills."

"Why, what do you mean?" she exclaimed, aghast.

"I mean he has been struck down in his office by a villain. Run downstairs, will you, and send the janitor up. Then look out on the street and if you see a policeman in sight bring him here. I'm going to telephone to the nearest hospital."

Leaving the astonished girl to follow his directions, he rushed back into the office, intending to ring up the Chambers Street Hospital.

His hand was on the knob of the counting-room door when it was opened from the other side and Lawrence Bangs confronted him.

CHAPTER II.

LAWRENCE BANGS EVADES THE ISSUE.

"You here!" hissed the cashier, as he started back in consternation at the unexpected appearance of the office messenger on the scene.

Cole was struck dumb with surprise for the moment, as

he had supposed the place deserted by all save the stricken broker.

In an instant a horrible suspicion flashed through his brain.

He had found the office door locked in the first place.

Under such conditions what did the presence of Lawrence Bangs portend?

Alone in the rooms with the ghastly spectacle Frank had witnessed in the private office.

Was he responsible for Mr. Mills's condition?

The cashier recovered his presence of mind first.

"What are you doing here?" he demanded, aggressively.

"I came back for a package I forgot to take away with me, and I found——"

"You found——"

"Mr. Mills——"

"Ha!" exclaimed the cashier, glancing over the boy's shoulder, and then he understood.

He had forgotten that the door of the private office stood open, exposing the ghastly sight beyond.

With an oath he dealt Cole a blinding blow in the face, which stretched the boy, half stunned, upon the floor of the outer office.

Thinking he had settled him for the time being, the cashier started for his coat and hat, which lay upon a neighboring chair.

His idea was to get out of the office with his grip before the messenger could recover his senses and give the alarm.

But he had miscalculated the effect of his blow.

Cole lay inert but a few seconds, then he recovered himself with surprising rapidity.

He was on his feet at the moment Bangs reached for his hat.

The cashier, perceiving he had been fooled, turned upon him with an angry snarl.

Half measures he no longer thought of.

As he stood at bay a murderous light came into his eyes.

This boy stood between him and safety.

"Curse you!" he cried, putting his hand to his hip-pocket. "I'll fix you!"

Frank saw his danger as a revolver flashed before his eyes.

He dashed forward and struck the weapon from the cashier's hand just as the office door swung open and a policeman, followed by Daisy Lee, appeared upon the scene.

Bangs, wild with rage, grappled with the boy at once, and in the struggle they went down on the floor in a heap.

"I'll have your life!" he hissed in Cole's ear, as he endeavored to get a strangle hold on the boy's throat.

But Frank was a stout and athletic youth, and he put up a vigorous resistance.

The policeman now took a hand in the proceedings, but found it difficult at first to separate them.

Finally he succeeded in getting a firm grip on the cashier, and held him so that Cole managed to release himself.

"Don't let him go!" cried the young messenger, excitedly. "Some one has made a murderous assault on Mr. Mills in his private office, and I suspect this man of the deed."

Daisy, who had now advanced into the office, glanced into the inner room.

At the sight of the death-like countenance of the broker she uttered a low scream and covered her face with her hands.

"Who is this man? Do you know him?" asked the officer of Frank.

"Know him? I should say I did. He's our cashier."

"Then you are——"

"I am Mr. Mills's messenger, and this young lady is his stenographer."

At this point the janitor, who had taken his own time to reach the scene, appeared.

He was very much astonished at the animated tableau which met his gaze.

"What's the trouble?" he inquired, curiously.

"Murder seems to be the trouble," replied the policeman, as he forced Bangs to enter the private room where the unconscious broker reclined in his chair in the same position he had been placed by Cole, the blood forming a broad red smudge down one side of his face to the rim of his collar. "You had better telephone to the Chamber Street Hospital for an ambulance," he added to the janitor.

Frank, however, was attending to that duty at the moment, and after he had flashed his request over the wire he called up the Old Slip police station, explained the situation, and suggested that another officer be sent at once.

Then he rejoined the trembling girl in the outer office in time to hear the policeman say to Bangs:

"Have you any explanation to make about this?"

The cashier, however, sullenly refused to open his mouth.

"Oh, Frank!" exclaimed Daisy, regarding him with frightened eyes. "Isn't it awful? Is Mr. Mills dead?"

"He wasn't a few moments ago when I came upon him first. I think he has only been struck senseless by that rascal, Bangs."

"Oh, I do hope he won't die!" she cried, tearfully.

"Don't be alarmed, Daisy. I guess he'll come around all right. An ambulance surgeon will be here presently, and then we'll understand his condition better."

He left her for a moment to inform the officer that he had communicated with both the hospital and the police station.

"All right," replied the policeman. "As soon as the surgeon passes judgment on the case I'll take this man around to the station and make the charge against him."

The revolver Frank had knocked out of the cashier's hand lay all this time where it had fallen, near the chair on which its owner's hat and coat lay, and no one paid any attention to it, at least no one but Bangs himself.

As soon as that rascal noticed its position he decided that if he could only reach it quick enough he might be able to cover his retreat from the building with it.

Judging from his manner, he seemed to have given up all thought of offering further resistance, and the officer, serene in his strength and importance, relaxed his hold somewhat.

The janitor suddenly remarked that the broker seemed to be coming to his senses, as Frank was washing the blood from his face with a water-soaked towel.

This caused the policeman's attention to be turned from his prisoner for a moment, and Bangs seized the chance, quick as a flash.

He wrenched himself free by a sudden movement, and before the officer could stop him, sprang through the door.

Stooping, he snatched up his revolver and presented it at the policeman.

"Stand back!" he cried, in a menacing tone. "Don't attempt to stop me, or by heaven I'll shoot you down like a dog!"

Then he grabbed his coat and hat and dashed for the door.

The policeman, recovering himself, rushed after him.

At that moment the office door opened and the ambulance surgeon appeared.

"Stop him!" cried the officer.

The surgeon, however, was an undersized young fellow, and stopping wild-eyed men of the size and weight of Lawrence Bangs was not in his line.

Then the request had come at the very moment the cashier was almost upon him, so that he didn't even have time to think before he was sent whirling against the opposite wall of the corridor.

Bangs, who knew the building like a book, didn't go toward the Wall Street entrance, but dashed into an adjoining corridor which led to a window overlooking the fire-escape.

Throwing up the window the moment he reached it, he passed through and fairly slid down the iron ladder to the open space behind the office building which connected with a narrow passage leading to the rear of a row of buildings fronting on Hanover Street.

When the officer, who had followed him as quickly as possible, reached the point where he had seen the cashier disappear, he found no trace of him, and many valuable minutes was lost before he discovered the door through which Bangs had passed into one of the buildings, and so on through into the thoroughfare beyond.

When he finally came out on Hanover Street he could not tell in which direction his man had vanished.

There wasn't a soul on the short and narrow block to give him a clue, and the result was the rascal got off entirely.

CHAPTER III.

AFTER THE CRIME.

Cole, who had made a fruitless attempt to head Bangs off, reached the corridor in time to assist the ambulance surgeon to his feet.

"What's the matter with that man? Is he crazy?" spluttered the disciple of Esculapius, as he gingerly felt of his back where he had come into collision with the wall.

"No, I guess not," replied Frank, brushing the dust from his clothes. "He is trying to escape the consequences of a murderous deed. Come inside and look at Mr. Mills."

The surgeon followed the boy into the private office, where Miss Lee was holding the towel about the broker's head.

Mr. Mills had revived somewhat, and seemed to be trying to collect his senses.

The ambulance man looked at the wound and declared it was not really as serious as it appeared to be to the unpracticed eye.

It had been made by some hard implement coming into glancing contact with the skull.

"Half an inch lower the blow, if given with sufficient force, would probably have brought about a fatal result."

"Then he will recover?" asked Cole, with a feeling of satisfaction.

"Surely," replied the surgeon, washing the wound with an antiseptic liquid.

"I am so glad," fluttered Daisy, wiping the moisture from her eyes.

The ambulance man then deftly bound up the cut in true hospital fashion, and after that prepared a mixture which relieved the broker of the faintness which had oppressed him.

"I should advise you to take a cab and go home right away. You will feel better by to-morrow morning, when you should send for your regular physician and let him dress the wound. It ought to be attended to twice a day until the inflammation entirely subsides.

Thus spoke the surgeon, as he picked up his satchel and prepared to take his departure.

"I will follow your directions," replied the broker, with a faint smile.

Then he handed the young chap a bill, with his thanks, for his expert attention.

"Now," said Mr. Mills, turning to his messenger, "perhaps you will explain what you know about this affair. How is it that I find you and Miss Lee back in the office? I thought you had started for your homes. Who found me here unconscious?"

"I did, sir," began Frank, and then he told his story. "It was Mr. Bangs who struck you down, was it not?" concluded the boy, hardly deeming the broker's confirmation necessary, so certain were appearances against the cashier.

"Yes," replied Mr. Mills. "That man is a scoundrel."

"He has shown himself to be such," answered Cole, emphatically.

"And to think I have trusted him implicitly. The fellow has been robbing me systematically and had arranged to clear out to-day with everything in the way of cash and negotiable securities in sight. But," eagerly, "you say you came in upon him at the last moment, after he had struck me down in my chair?"

"Yes, sir. He intended to shoot me, but I was too quick for him. Then we had it out on the floor, and the appearance of the policeman, brought in by Miss Lee, helped me out of a bad box, for Bangs meant to do me up if he could

have brought such result about. I found him to be an ugly customer."

"How did he manage to escape after the officer got his hands on him?" asked the broker.

"He broke away somehow while the policeman's attention was momentarily diverted by signs of returning consciousness in you, sir. The officer, however, pursued him at once and has probably caught him by this time."

"But he surely could not have carried off that suit-case with him. It contains thousands of dollars worth of money and valuables belonging to me," said the broker, eagerly.

"No, sir. He got away with nothing but his hat and coat, and what may have been on his person. The suit-case is outside. I will bring it to you."

Frank walked into the reception-room, picked up the cashier's suit-case and umbrella, which had remained undisturbed there during all of the excitement, and carried it in to the banker.

Mr. Mills gazed upon it with a look of great relief and thankfulness.

"If it hadn't been for you, Frank, I have no doubt he would have succeeded in making his escape with the fruits of his thieving game. I feel that I am under great obligation to you, and believe me I shall not forget it."

"If I have saved your money and other valuables I am very glad to know it, sir. But it is no more than my plain duty to protect your interests while I am in your employ. I don't ask for any special commendation on that score."

"I am afraid you are too modest, my boy. The service you have just rendered me is a special one, and, as such, merits special appreciation and recognition," replied the broker, with a friendly smile.

"May I ask, sir, how you know that this suit-case contains property belonging to you. It seems to be locked. Mr. Bangs brought it to the office this morning."

"When I let myself into the office after speaking to you and Miss Lee on the sidewalk, the place was empty. I sat down here to wait the expected appearance of my cashier. I wished an explanation from him in reference to my bank deposits, for I had received a special communication from my bankers that my account had been overdrawn, which could not have been the case if Mr. Bangs had made the regular daily deposits as usual. After waiting perhaps a quarter of an hour I went out to the lavatory to wash my hands, and while I was there Mr. Bangs came in. He had no idea I was in the place. His actions showed that he believed himself alone, and were so suspicious as to attract my notice. I watched him open the safe and take bundles of money from it that should not have been there. He carried them into my private room, and came back for several packages or securities. Then he closed and locked the safe. I crossed the office and watched him through a crack in that door. He opened his suit-case, crammed the money and securities into it, then locked and strapped it as you see it there. After witnessing all that I judged that it was high time for me to interfere. So I opened the door and confronted him, to his great discomfiture. I took my seat here, and what followed is unnecessary for me to dwell

upon. We had a heated interview, and I discharged him from my employ, threatening him also with public exposure. At that a look came into his eyes that gave me an idea of the true nature of the man. I ordered him from the office. He turned as if to obey me, then, while my back was turned to him, he sprang suddenly upon me and struck me the blow which caused my senses to leave me. The sensation I experienced was as if the building had unexpectedly fallen in upon me, lights flashed through my brain with a feeling of acute pain, and then I knew no more until I recovered my senses with you, Miss Lee, the janitor and the ambulance surgeon about me."

Mr. Mills decided to take the cashier's suit-case home with him just as it was, and asked Frank to accompany him, which, of course, he agreed to do.

"I'm afraid you're done out of the matinee to-day, Daisy," said the boy to the pretty stenographer, as he escorted her into the corridor, prior to the broker's departure; "but I'll make it all right next Saturday."

"Don't mention it, Frank," she replied, with a little shudder, as she thought of the narrowly avoided catastrophe to the head of the house. "Really, it seems like an act of Providence that you left that package in the office and had to return for it, doesn't it?"

"It certainly looks that way. Had we gone on to the matinee without coming back here, Bangs would in all probability have got clean off with his spoils, and as for Mr. Mills, it might have been a couple of hours before the janitor or his assistant discovered him when they came in to clean up."

"I am very, very thankful that we did come back."

"You can gamble on it that I am."

Then he wished her good-by and returned to assist the broker down to the cab, which was still standing at the edge of the curb waiting for him.

CHAPTER IV.

A MESSENGER BOY'S STROKE OF LUCK.

Of course the story was in the next morning's papers.

There isn't much doing in the big city of New York that the bright reporters of the daily press don't get on to in some way.

The affair, of which broker Mills was the chief actor, was no sooner reported at police headquarters than the news bureau, sustained by the big dailies of Manhattan, was telephoning the particulars to a dozen city editors.

The subject was put down in the assignment book and a reporter in due time was sent out to get the complete story, if possible.

Mr. Mills was interviewed at his residence.

Frank Cole was located at his boarding place on West Twenty-third Street, and pumped of all he knew about the matter.

As the boy had taken a prominent part, in which a pistol

had figured, an artist accompanied the reporter to get a sketch of him in case he didn't have a photograph to loan.

The result of it all was, as we have said, in the Sunday morning papers, and Cole had to stand a lot of questioning and chaffing from his fellow-boarders.

On Monday morning broker friends of Mr. Mills began to drop in to learn how he was getting on.

Every one of them had something complimentary to say to Cole.

Most all of them knew the bright boy, either personally or by sight.

"Say," laughed a fat broker named Winslow, "how does it feel to have a gun pulled on you?"

"I hardly remember the sensation, it was all over so quick," replied Cole.

"I'll bet you had springs in your shoes to get at him so rapidly," chipped in Broker Harlow.

"Some chaps would have sprinted in the other direction," grinned another stock operator.

"That doesn't always pay," replied the young messenger. "Lead travels much faster than shoe leather."

"I'll bet it does," coincided Broker Winslow.

"The only thing to do under the circumstances is to take the bull by the horns as I did, but you must do it quick, before the other fellow gets the drop on you," argued Frank.

"It takes nerve to do it, all right," nodded Harlow, vigorously.

"Well, Cole, you've succeeded in making a new reputation for yourself in the Street. I suppose Mills will raise your wages now."

"I'm satisfied with my present wages," replied the boy, wishing to sidetrack any allusions to a possible reward in the perspective.

"You must be an uncommon boy if you are," laughed the broker. "Now my messenger seems to be a regular money sieve. Every time I raise him he seems to look for more. What he does with all his coin gets me, for he is forever borrowing something in advance of my cashier."

"Maybe he has expensive habits," laughed Cole.

"What right has a boy to have expensive habits, eh? Youth is the time to save money, if you expect to become a financial Vanderbilt or Astor."

As a matter of fact, Frank Cole held something of a levee before ten o'clock, and also later on in the day when the brokers were not busy on the Exchange.

All of them were delighted to learn that Mr. Mills had not suffered very severely from the shock, notwithstanding the fact that he had been previously confined to the house for a month.

The police were severely criticised, first for permitting Cashier Bangs to get away after having been once caught, and secondly because they didn't catch him afterward.

Probably Bangs had one or more confederates who assisted him to cover up his tracks.

Broker Mills secured a new cashier on Wednesday, on which day his physician reluctantly permitted him to visit Wall Street and look after his handicapped business affairs.

On Monday an expert accountant had been hired to go over the late cashier's books.

After taking possession of the contents of the suit case, it was discovered that there was altogether a shortage of securities, but an overplus of money.

From this showing Mr. Mills correctly concluded that Mr. Bangs had pledged some of his collateral.

Frank was able to throw some light on this.

He reported the visit he had paid to the gentleman in Exchange Place.

The boy was at once sent there with a note asking for information on the subject.

The answer showed that Lawrence Bangs, on a note bearing the presumed signature of John Mills, had deposited so many shares of such and such gilt-edged stock, and had received a check, to the order of Mr. Mills, for so much money on call at the prevailing market rate.

The bank on which the check had been drawn had paid the money over the counter to Lawrence Bangs, who was personally known to the paying-teller, as the check bore the endorsement of the broker—a clever forgery on Bangs's part.

When everything was cleared up, Broker Mills found, thanks to his messenger's unexpected appearance at the office in the nick of time, that his loss was comparatively insignificant.

At three o'clock on Wednesday afternoon Mr. Mills called Frank into his sanctum and motioned him to a seat beside his desk.

"I wish to say that your wages hereafter will be \$12 a week, and I shall advance you to my counting-room at the first chance."

"Thank you, sir. I shall endeavor to earn the raise."

"I am satisfied you are worth the money, Frank. This is merely a general expression of the value I put on your services as an uncommonly good messenger. Now here," he said, taking up a package of bills, "are \$1,000. Take it—it's yours."

"Sir!" exclaimed the astonished boy.

"I said it was yours," pushing the package toward his messenger.

"Excuse me, Mr. Mills, but I don't quite understand."

"Aren't you as bright as usual to-day?" asked the broker, with a smile.

"I hope so, sir."

"Well, then, when I say this money is yours don't you understand plain English?"

"I understood your words, but I don't understand just how this big sum of money happens to be mine."

"You have saved me a matter of \$50,000, young man. Isn't that worth \$1,000?"

"But, sir, I don't want any reward for that," objected the boy, earnestly.

"Nonsense! Put it in your pocket and say nothing more unless you wish to offend me," replied Mr. Mills, in a tone which showed that he meant every word.

Cole put his hand on the money, but the magnitude of the present took away his breath, as it were.

"It's not going to bite you," laughed the broker, observing the gingerly way he handled the package of bills.

"No, sir, but I want to try to get used to the fact that I have suddenly become a bloated capitalist on a small scale."

"It's a pleasant sensation, isn't it?" smiled Mr. Mills.

"Yes, sir, but kind of funny when a fellow isn't used to it."

"I hope that one of these days you'll be accustomed to handling many thousands of your own money, my lad."

"Thank you, sir; I hope so, too. It won't be my fault if I don't."

"There's no reason why an ambitious, energetic boy like you, with no bad habits that I know of, should not come out at the top of the heap in due course of time."

"Will you please put this in your safe till to-morrow?"

"Certainly. Get a big envelope, put it into it and seal it, then write your name on the outside and tell Mr. Briggs, our new cashier, to put it away until you ask for it. Are you going to put it in the savings bank?"

"Yes, sir."

"That's the best place for it. The banks are paying from 3 1-2 to 4 per cent. Your deposit will therefore begin to earn a semi-annual profit of say \$20 right away, compounded every six months."

This bit of information wasn't new to Cole, but he said nothing.

"I think I've made a bigger per cent. to-day than any operator in Wall Street," he remarked with a grin, as he took the money up.

"How do you make that out?"

"I have made \$1,000 out of nothing, haven't I?"

"I'll have to concede the point since you put it that way," laughed the broker.

"I must have been born lucky, sir."

"You mean under a lucky star?"

"I suppose so—if there's any such thing."

"Lots of people believe in such a thing. Well, that's all. I must be getting home. I have already overstayed my physician's directions."

"Well, sir, I am very grateful to you for this money," said Frank, rising. "You may be sure I will put it to good use."

Then he left the private office feeling like a millionaire.

CHAPTER V.

MR. REGINALD CATES AND HIS FRIEND PYLE.

When Cole came downstairs to supper that evening he found a new boarder at the table.

The landlady had installed him in a chair next to the young Wall Street messenger, and as soon as the boy had seated himself she came forward and introduced his new neighbor to him as Mr. Cates.

"Happy to make your acquaintance," said the new boarder, glibly, offering his hand, which was singularly

soft and white, the nails perfectly manicured, as if it had never been tarnished by such a thing as vulgar toil. "My first name is Reginald," he added, looking inquiringly at Cole, as if expecting him to oblige in kind.

Frank, however, wouldn't take the hint.

The fact was he didn't fancy Mr. Cates, and first impressions went a long way with the Wall Street boy, who, in the last two years, had run against pretty much of all sorts of the human family, and his experience guided him a great deal in forming friendships.

The new boarder had red hair and thin, straggling reddish whiskers, and Frank had a personal aversion for the color, though this of course could not be considered as a reflection on the tint, for people have no voice in nature's selection of their scalp coveri

Another thing which jarred on the boy's feelings was that the new boarder was altogether too familiar on first acquaintance.

He was unduly confidential, and in turn tried to draw out a similar confidence from his table partner.

Now Frank was known to be uncommonly reserved in his manners.

He never started a discussion at the table or elsewhere, but he quietly took in all that went on around him.

This fact had become so noticeable at the boarding house that many of the boarders alluded to him as the Sphinx.

The general impression was that he had a wise head on his young shoulders.

After all, this is an excellent feature in one's make-up, for you will never regret what you never say, but very often a foolish expression will lead to embarrassing results.

Mr. Cates had half finished his dinner when Frank came down, but he prolonged his stay at the table until Cole finished the meal, and then he followed him upstairs and invited him into his room, which was a larger and much better furnished one than the messenger boy's.

"You will have to excuse me, Mr. Cates, but I have an engagement this evening."

"Five minutes one way or the other won't make any difference," insinuated the new boarder, as he threw open the door of his apartment.

"Five minutes makes a considerable difference sometimes," replied the boy, making no movement to enter the other's room.

"When a man is going to be hanged—yes," laughed Mr. Cates, softly. "Come in a minute anyway," added the new boarder, linking his arm in Cole's, and, much against his desire, Frank was ushered into the large and airy square room which adjoined his own modest hall sleeping den.

"Take a seat, Cole, and make yourself comfortable," indicating the easy chair. "I s'pose you smoke? Here's some of the best Turkish coffin-nails on the market—real imported from Smyrna," and he offered Frank a fancy box of gold-banded cigarettes.

"Thank you, I don't smoke," replied the boy, politely refusing to indulge.

"Oh, you mean you don't smoke cigarettes. I don't know

as I blame you. It's a mighty bad habit. Allow me to substitute a prime Henry Clay cigar."

"I don't smoke at all," answered Cole, firmly.

"Do you mean that?" asked Mr. Cates, in some surprise.

"Yes, sir."

"Do you drink?"

"I do not."

"May I inquire if you are a member of the Young Men's Christian Association?" with a covert sneer.

"I am; but I don't think that has anything to do with it."

"That's right," replied Mr. Cates, turning the matter off.

"You work in Wall Street, don't you?"

"Yes."

"Brokerage firm, eh?" continued the new boarder, carelessly. "What name did you say?"

"I didn't say," replied the boy, grimly.

"Oh, yes, good joke! Ha! ha! ha!" chuckled Mr. Cates.

"Well, what is the name of your respected employers?"

The question was too direct to be parried, and as there was no particular reason why he shouldn't answer it, other than an indisposition to gratify the new boarder's curiosity, he answered:

"John Mills."

"Mills, eh?" and once more Mr. Cates laughed, softly. Cole said nothing.

"Whereabouts on Wall Street is your office?"

"No. —."

"Does your employer deal in bonds as well as stocks?"

"He does."

"Well, a friend of mine has some Third Avenue Railroad 4's he is about to sell. If you think you could make a commission on the trade I'll steer you next to him."

"I'm much obliged, Mr. Cates, but it would be better if your friend called on Mr. Mills direct."

This answer seemed to disappoint the new boarder, and he didn't say anything for a minute or two.

Cole took advantage of his silence to rise and say he really had to go or he wouldn't be able to keep his engagement.

"Very well," answered Mr. Cates, also rising and going with him to the door. "I'll see you in the morning at breakfast, I suppose."

"Very likely," replied the boy, politely, and then the door closed behind him and he went to his own room to get ready to go out.

He had arranged to go to the New Amsterdam Theater with a Wall Street friend, a messenger employed by Winslow, the fat broker.

They were to meet at half-past seven at the corner of Broadway and Forty-second Street, and Cole made it a point always to be promptly on time.

Before he was quite ready he heard Mr. Cates's door open and shut and the new boarder go downstairs.

He followed in five minutes, and did not observe that Mr. Cates was standing on the opposite side of the way, smoking one of his Henry Clay perfectos.

Cole started for the elevated station at a brisk pace, and the new boarder kept time with him on the other sidewalk.

Both reached the station at the same time, but ascended by different stairs, Mr. Cates carefully keeping in the background until the train came along, when he boarded the car behind that taken by Cole.

He kept his eye on the boy and noted when he got up to leave the train at Forty-second Street.

He did the same, and followed the young messenger to the street and so on to Broadway, where he observed Cole take his station on the southwest corner.

"Evidently he expects to meet somebody," thought Cates, taking shelter in a convenient doorway. "I wonder where he's bound for?"

That question was presently settled, for Cole's friend came along inside of five minutes, and then Cates shadowed them to the theater.

"What time is the show over?" he asked a small, uniformed darkey in the main entrance.

"Eleben o'clock, sir."

Mr. Cates spent the interval at a well-known billiard and pool room in company with a sprucely dressed individual who joined him there.

They left the establishment a few minutes before eleven and strolled along toward the New Amsterdam Theater.

The people were beginning to come out when they got near the place, and it wasn't long before Cates singled out Frank Cole and his friend, and pointed him out to his companion.

Cole's friend got on a north-bound Broadway car and Cates judged that his fellow-boarder intended to take a south-bound one, instead of walking to the elevated station.

Cates and his friend immediately hurried forward to prevent this.

The first thing Cole knew he felt a hand on his arm and then heard a voice which sounded familiar in his ear.

"Upon my word, Cole, this is an unexpected pleasure."

The boy turned and found himself face to face with the new boarder.

"Allow me to make you acquainted with a friend of mine. Pyle, this is Mr. Cole."

"Happy to know you, Cole," responded Mr. Pyle, graciously, extending his hand.

Frank bowed politely and shook hands with the gentleman.

"Bound home, eh?" said Cates.

The boy said he was.

"So am I."

"Oh, come now, what's your hurry?" interposed Pyle. "Come over to the corner and have something with me."

"Sorry," replied Cates, with a wink, "but I've had two already to-night and that's my limit. Besides, Cole doesn't drink, and I respect his scruples."

"Well, if you won't, I suppose you won't," replied Pyle, with apparent regret. "At any rate, you'll come as far as Forty-seventh Street with me."

"Sure!" and he linked arms with Cole. "We'll go as far as that with you."

Frank wasn't particularly pleased with this arrangement, but didn't see how he could well back out.

"This is the gentleman I was speaking to you about who has some Third Avenue Railroad bonds for sale," said Cates to the boy as they started up Broadway.

"Yes," chipped in Pyle, "I have several that came to me by the will of my late uncle. I was thinking of disposing of them. I believe they're selling at 94."

"What's the matter with letting Cole have them?" suggested Cates, as if the idea had just struck him. "He works for a stock and bond broker in Wall Street, and might get a better price for them through his employer than you could as an outsider."

"That's a good idea," replied Pyle. "He could make a rake-off for himself."

Cole was about to assure Mr. Pyle that he could do fully as well himself with the bonds if he took them to a reputable broker, when a man, apparently intoxicated, staggered out from a dark hallway and stopped in front of the party.

"Shay," he articulated, thickly, "gimme price of a whiskey, will yer?"

"Give you nothing," replied Pyle, making a motion to push the fellow away.

"Get out of the way, you bum!" said Cates, making a similar motion.

"Whaz zat? Me a bum?"

The fellow suddenly drew something from his pocket and made a blow, not at Cates or Pyle, but at Frank, who had not opened his mouth at all.

The boy was taken so completely by surprise in the darkness of the night that the slung-shot caught him alongside the head, and he sank to the pavement senseless.

"I guess I fetched him all right," said the supposed drunken man, with a chuckle.

"You did, for fair!" laughed Cates and Pyle, in a breath.

"Well, pick him up and carry him inside. I'll settle my score by and by."

It was the voice of Lawrence Bangs, though it was apparently not his face.

CHAPTER VI.

WHAT COLE SAW AND HEARD THROUGH THE TRANSOM.

When Frank Cole recovered his senses a couple of hours later he became conscious of two things: first, that he had a racking pain on one side of his head, and, second, that he was lying upon a lounge in a dark room.

The inevitable "Where am I?" darted through his mind, and he began to wonder, in an unconnected kind of way, what had happened to him, and whether he was really in possession of his senses, or in the meshes of an unpleasant dream.

He lay some little time without stirring, trying to bring order out of chaos, as it were.

Then he sat up and brought his feet to the floor.

"If this is a dream, it beats anything of the kind I've

ever been up against," he muttered, trying to pierce the shadows which enveloped him.

"Gracious! What a pain I've got in my head!"

He got on his feet and walked to what he guessed to be a window with closed-in Venetian blinds.

He was not wrong in his surmise.

Opening the blinds he looked out on the night and upon a scene strange to his eyes—a succession of back yards extending for a full block.

"I'm certainly not in my room on Twenty-third Street," he breathed, in some perplexity. "Then, where am I? And how came I to be here?"

The dim light showed him a pitcher full of water standing in a bowl on its stand.

He poured some of the water out and began to bathe his fevered head.

"Why, there's a lump half the size of a hen's egg above my ear," he ejaculated in great surprise. "How did I get that?"

Suddenly, under the soothing influence of the cold water, the events of the evening began to crowd into his brain.

As recollection asserted itself the unexpected meeting with Reginald Cates, the introduction to his friend Pyle, and the walk up Broadway, culminating in the encounter with the drunken man near the corner of Forty-seventh Street, unfolded themselves like a panorama before his mental vision.

"I remember now the fellow struck out at me, something seemed to crush in the side of my head, I saw red fire and bright stars without number, and—then I woke up on that lounge. Cates and his friend must have brought me in here to revive me, and finding the job beyond them have gone for a doctor, perhaps. This must be Mr. Pyle's room. Still, why am I left alone in the dark?"

Cole thought the proceedings rather strange, but had not yet reached the point of suspecting Mr. Cates and his friend Pyle.

The boy walked up and down the room a couple of times, and then it occurred to him that he might just as well leave the room and the house and return to his boarding place.

"What's the use of staying here?" he argued. "Practically I'm all right. I wonder where my hat is?"

He felt around and found it on a chair.

Then he walked up to the door and, much to his surprise, found it locked.

"So I'm locked in," he said, scratching his chin reflectively. "I don't fancy this state of affairs for a red cent."

Just then he heard a door bang downstairs and presently there were steps on the stairs, coming up.

Apparently there were two persons ascending, and Cole jumped to the conclusion that they were Mr. Cates and his friend Pyle, coming back to look after him.

They were speaking together, and when they reached the landing outside the door one of them laughed in a peculiar way.

Cole expected to hear the rattle of the key in the lock and see the door swing open, but nothing of the kind occurred.

A key, however, snapped in an adjacent door and the two men, whoever they were, entered the next room.

The boy heard the scratch of a match, and then the transom above another door, which he had not noticed before because it stood behind the side of the bed, was lit up, and he heard the newcomers walking around the chamber.

Cole sat on the edge of the single bed, which filled one side of the room, and hardly had he done so when he distinctly heard his own name mentioned in the next apartment.

He jumped up as if he had sat on a hot stove, and listened intently.

The men next door had apparently seated themselves, but he could only hear an indistinct hum of words.

Finally, overcome by curiosity, and for want of something better to do, the boy softly placed a chair on the bed, leaning against the wall, and mounted to the transom.

He found that the button which held it in place was on his side, so he turned it so that he could open the swinging glass pane and look in upon his neighbors.

If he hadn't been a lad of nerve and presence of mind, it is more than probable that he would have betrayed his presence as an eavesdropper to the occupants of the adjoining apartment, so great was his surprise on recognizing one of the individuals as Lawrence Bangs.

His companion was Mr. Pyle, the friend of Cates.

They appeared to be enjoying themselves, for a small, polished table stood between them, on which was a decanter containing a dark-red liquid, two small glasses, and a box partly filled with cigars of an expensive brand.

Although the hands of a handsome bronze clock on the mantelpiece pointed to fifteen minutes of one, neither gentleman showed any disposition of retiring for the night.

"What are you going to do to the boy, anyway, Bangs?" Mr. Pyle was saying, when Cole first got his eyes and ears upon the two, as he leaned back in his chair and sent a couple of smoke rings toward the ceiling.

"What am I going to do to him, eh?" replied the ex-cashier, exposing his even row of regular white teeth through the silky folds of his mustache, in a way that reminded one of the snarl of an angry hyena. "Say, Pyle, what would you do to a measley young monkey who stepped in and spoiled a carefully prepared programme that would have netted you a cool \$50,000?"

"Well, upon my word, I don't know what I should do to him. I should feel like getting back at him some way."

"Exactly. You wouldn't rest contented until you had got satisfaction."

"That's about the size of it."

"Very well, we'll say no more about it. You and Cates have performed your parts satisfactorily. The boy is in my power, laid out in the next room. He's safe until morning. After that it's up to me to square my debt with him. Now let's talk about something else. About the money, for instance, of which you relieved Broker Harlow in the cafe to-night, where we found him as drunk as a loon. When Harlow goes on a night's spree it is a certain sign he is on the eve of engaging in some big deal. I'd

give something to know what's on his mind, but there isn't much chance that any outsider will get a line on the workings of his gray matter. Come now, let's see the size of the wad you lifted."

Mr. Pyle put his hand in his pocket and drew forth a black pocketbook.

He opened it up and took from a compartment a small pile of bills.

Pushing the wallet aside he proceeded to count the money, while the ex-cashier watched him like a hawk.

"Six hundred and thirty dollars," announced Mr. Pyle, in a tone of satisfaction. "That's three hundred and fifteen dollars apiece, I believe. Not so bad," and he divided the amount in two piles, one of which he rolled up and thrust into one of the pockets of his vest, while the other he shoved over toward his companion.

Mr. Bangs picked up his share and stowed it away in his clothes with the air of a man used to handling money in quantity.

Then he replenished the two glasses from the decanter.

"Here's luck," he said, tossing off his liquor, an example followed by Mr. Pyle.

The ex-cashier set down his glass and took up the pocketbook.

"I wonder if there's anything else of value here?"

He pulled out divers slips of paper, cards and such like, and proceeded to examine them with some interest.

One by one he tossed them aside as amounting to nothing, until he came to the last—a piece of note-paper folded into quarters.

He studied the writing on this sheet with peculiar attention.

"Pyle," he said, and there was a note of excitement in his voice, "here is the chance to make a haul on the market if we only had enough of money."

"What do you mean?" asked his companion, bending forward.

"I mean I have here a dead open and shut pointer on D. S. & A.—a stock that has been selling 'way down in the twenties for more than a year. This is a personal note from the president of the road to Mr. Harlow, advising him to go the limit on the stock, as developments will be made public in a few days that will boom the securities above the half century mark. This information is a cinch for a speculator with money who can act on it at once. Pyle, we must not let it get by us, if we have to rob a bank."

"Excuse me, I'm not a 'high-toner' of that kind, and I don't think you are either."

"I merely spoke in a figurative sense, Pyle. We must raise some money, anyhow, for this tip is something that only comes to a man once or twice in a lifetime. Now \$5,000 even, invested on the strength of this advance knowledge, on a ten per cent. margin, should bring us in anywhere from \$15,000 to \$30,000 profit. Think of that, Pyle. We could live in clover for some time to come."

"That's what we could," replied Mr. Pyle, eagerly.

"The question is, how are we to raise \$5,000 right away," said the ex-cashier.

"There's those Third Avenue bonds Cates and I got hold of last Monday."

"Where are they?"

"Up in my room. Cates and I were figuring on getting this young Cole to take them down to his office and work them off through his boss, that is, of course, if you were willing to stand for it by letting up on him for awhile. You see, if we could put such a deal through, when the bonds were traced afterward, suspicion would fall on Cole, and it would be up to him to explain how they came into his possession. We would be out of the city by that time with our boodle, and Cole would find it a hard job to prove how he was taken in. That would be an easy and safe way for you to get square with him. What do you think of it?"

"I'm afraid it wouldn't work. Cole isn't an easy boy to hoodwink. I've had some months' experience with him, and ought to know him pretty well. He's smarter than the general run. If I thought he was likely to bite I'd say go ahead."

"I don't see any other way of raising the money you want," said Mr. Pyle, lighting a fresh cigar. "We could get a cab and take the boy to his boarding house before he recovers his senses, and Cates would explain to him in the morning how a drunken chap laid him out with a slung-shot, and how we brought him home and put him to bed. That ought to make us kind of solid with him. Then, to-morrow night I could call around there with the bonds, Cates would get him into his room, and we would try and talk him into negotiating the bonds for us."

"How do you propose to account for the securities being in your possession?" asked Mr. Bangs.

"I told him to-night, when we were coming up the street, that an uncle of mine willed them to me," snickered Mr. Pyle.

"He might want some proof of that before acting in the matter. I tell you again that boy is not a soft proposition."

"You leave that to me, Bangs. There are fifteen \$1,000 bonds in that lot, worth, at the market price, \$14,000. There isn't hardly a chance they will be missed by their real owner for a couple of months at least. With this Cole as a go-between, I think we stand a fair chance of realizing on the securities. Otherwise I'm afraid they'll prove a dead loss. I advise you to let the boy go under these circumstances, and trust to Cates and I to make capital out of him. If we fail there are more ways than one of killing a cat."

Bangs, however, was opposed to giving up the advantage he had, but after further argument Mr. Pyle succeeded in winning him over.

"Revenge is all right in its way, Bangs, but cold cash is better. By resigning Cole to us there is a very fair chance that we shall be able to bring \$14,000 instead of \$5,000 to bear on this stock deal you have in sight, and that would mean three times the profit you had in mind, wouldn't it?"

"I'm not over sanguine that you will succeed in bringing the bond issue to a satisfactory focus, Pyle; but as I

don't see any other chance of raising the money within the limited time it would be of use in this D. S. & A. deal, why, I'll agree to let you have your way and see how you come out," said the ex-cashier.

"All right. We'll lose no time, then, for it's half-past one now. I'll go out and hunt up a cab, while you take a look at the boy."

Cole, from his post of observation, saw that the conference was over, and lest he be caught napping, descended from the fanlight, removed the chair and threw himself on the lounge in an easy position, closing his eyes and feigning to be still unconscious when he heard the sound of the key turning in the lock.

CHAPTER VII.

WHAT COLE DOES WITH HIS POINTER ON D. S. & A.

Mr. Bangs entered the room, struck a match and looked at the young messenger attentively.

"He's good for another hour or two yet," he muttered, loud enough for the boy to hear.

Then he went out, locking the door after him.

"So I've been the victim of a put-up job, engineered by that rascal Bangs for the purpose of getting me into his power so he could do me up somehow in revenge for the spoke I put in his wheel the time he struck down Mr. Mills in his office and hoped to skip with a bag full of money and securities. The object of our new boarder, Mr. Reginald Cates, is clear enough to me now. He took the room on purpose to get in with me. Looks as if that apparently accidental meeting with him and his friend Pyle was arranged beforehand. They must have got wind of my movements. Very likely Cates shadowed me from the boarding house to the theater, then reported the fact to Bangs, who arranged the plan which was afterward carried out. And now Bangs is going to let me go so that Cates and Pyle can work the bond matter through me. Well, I won't do a thing to the three of them when I get out of this. I'll give them a surprise that will make their hair curl. Bangs evidently lives in this house under an assumed name. No doubt but he wears a disguise when he goes out. I must try and identify the house when they take me away, so that I can tip off the police and have our late cashier taken into custody. As for Cates and Pyle, they'll be easy to catch, since they will have no suspicions that I am on to their little game. I could almost laugh when I think how taken aback those three rascals will be. Bangs wasn't wrong when he told Mr. Pyle that I wasn't an easy proposition. They'll find I'm a mighty hard one."

Cole was so thoroughly tickled at the idea of turning the table on the three rascals that he quite forgot about the pointer in D. S. & A. which he had overheard from the lips of Lawrence Bangs.

It wasn't likely that it would entirely slip his attention. When he got to thinking over that interview between

Bangs and Pyle again it would not fail to electrify his attention and set him to figuring how he could make use of it himself.

In the course of perhaps twenty minutes a cab stopped in front of the house into which Cole had been taken three hours before, and Mr. Pyle got out and went upstairs.

Five minutes afterward he and Bangs carried the apparently unconscious messenger boy downstairs, out on the street and deposited him inside the vehicle.

Then they got inside themselves, after Mr. Pyle had given the driver his directions, and the cab turned around and rolled away downtown.

"Cates agreed to wait for me at the 'Criterion,' which keeps open all night," said Mr. Pyle. "He has a night-key to the boarding house."

"All right," replied Bangs.

They picked up Cates at the place in question, and there was no further stop until the boarding house was reached.

Then Cates and his friend Pyle lifted the inert form of Cole between them and carried him up the stoop to the front door.

Cates's night-key admitted them to the house.

After that it was a simple matter to convey the boy to his room, undress him and put him to bed in the dark.

This business having been satisfactorily concluded, Pyle alone returned to the cab and drove away uptown with Bangs.

As soon as Cole had been left to himself he chuckled grimly.

Then he started to lay his plans for the morrow with a feeling of immense satisfaction, but in the midst of the operation he fell asleep.

He was dressing himself next morning when Cates walked into his room without knocking.

"Well, Cole," he exclaimed, with apparent cordiality, "how do you feel this morning after the knockout you got last night from that drunken loafer? Upon my word, he fetched you an awful crack on the nut. You dropped as if a horse had kicked you, and while we were trying to revive you the old soak disappeared. We carried you to a doctor, and he worked on you awhile without making any impression. Finally he told us to take you home and put you to bed, that you probably would be all right by morning. I'm jolly glad to see that he was right."

Mr. Cates reeled off his tissue of lies as glibly as though it were gospel truth, and Cole, in pursuance to his plans, pretended to accept the situation as set forth by the schemer.

"Pyle is a good fellow," went on Cates, enthusiastically. "I never saw him take so much interest in the welfare of anybody as he did in you last night after you were laid out. Treated you just as if you were his brother. Seems to have taken a shine to you. You'll find Pyle all to the good."

Then they went downstairs to breakfast, and after the meal Cole took the elevated train for Rector Street.

It was while he was seated in his customary seat in the reception-room of the office that he suddenly thought of

the D. S. & A. revelation he had overheard in the house on upper Broadway.

It came to him like a flash, and he wondered how it could have escaped his attention until that moment.

He hastened to look up the previous day's record of the stock.

Something like 2,500 shares had changed hands at 20 5-8.

"At that figure I have money enough now, thanks to the thousand Mr. Mills presented me with yesterday, to buy 600 on a ten per cent. basis. I think I'll make a few inquiries and see what I can learn. First, I want to discover if the president of the D. S. & A. and Mr. Harlow are warm personal friends. If they are I may safely conclude that is a genuine pointer, in which case I will venture my little boodle, sink or swim, on the probability of D. S. & A. getting a boom on. At any rate, I want to get in on the deal on the ground floor and make a ten-strike while I'm about it."

As luck would have it, Harlow himself came in just before ten to see if Mr. Mills had come downtown yet.

He looked rather seedy, as if he had been drinking heavily.

"No, sir," replied Frank, in answer to his inquiry, "he hasn't arrived yet, but he is likely to call any minute."

Hardly were the words out of his mouth when in walked Mr. Mills.

"Hello, Harlow," he said, cordially greeting the visitor, "glad to see you. What is the matter with you? You look as if you'd been pulled through a knothole. Been celebrating something?"

"A little quiet toot, Mills, that's all," replied the broker, with a sickly smile. "I'll be all right as soon as I get to the Exchange."

"Well, come into the office."

Ten minutes later Mr. Harlow came out and left the office.

Then, buzz went the boss's bell and Frank hastened to answer the summons.

"Tell Mr. Briggs to give you those certificates of D. S. & A. stock he'll find in the safe, wrap them up and take them with this memorandum over to Harlow's office and hand them to his cashier."

"Yes, sir," replied Cole, promptly, hastening to obey instructions.

Evidently, Harlow was beginning to gather in D. S. & A., and the fact struck the messenger boy as a significant confirmation of the pointer he had in mind.

When he returned from delivering the stock at Mr. Harlow's office, another message awaited Frank, and so it was almost without intermission until noontime, when there came a breathing spell to him.

Ascertaining that Mr. Mills was in his office, and not engaged with a visitor, he made bold to enter and ask for a few minutes of his employer's time.

"Well, Frank, what can I do for you?" asked Mr. Mills, with a smile.

"I want to consult you on a very important matter, sir."

"Indeed. Well, I will listen to you."

"In the first place, I want to tell you that I have discovered the hiding place of Mr. Bangs."

The broker looked at him incredulously.

"That's more than the police have succeeded in doing, though I understand there are several detectives on the case."

"Can't help that, sir. I saw Mr. Bangs myself last night with my own eyes, and I think that's pretty good evidence."

"It ought to be; but might you not have been mistaken? A similarity in appearance may have deceived you. One can't be too careful when identifying a person wanted by the authorities."

"If you will permit me to tell my story, about a curious and rather unpleasant adventure I had last night, you will be better able to judge how correct I am in saying that it was actually Mr. Bangs, our late cashier, whom I saw."

"Go on, Frank. You interest me. I would give \$500 to see that person put behind the bars."

"I hardly think it will cost you 500 cents to satisfy that desire, unless Mr. Bangs is clever enough to give the police the slip a second time."

Thereupon the boy told his story of his night's experiences, beginning with his introduction to Mr. Cates at the supper-table of his boarding house, and winding up with his return to that domicile in the cab at three in the morning.

To say that Mr. Mills was astonished would be putting it very mild indeed.

"It is a very pretty little game these people expect to work through me, but it should be a simple matter to catch them with the goods on them. Pyle intends to bring those stolen Third Avenue Railroad bonds to our house this evening and hand them over to me, after he and Cates have succeeded in persuading me to make the attempt to dispose of them through this office. I would suggest that a detective be on hand to take charge of both the bonds and the rascals themselves."

"The matter shall be attended to at once. I will communicate immediately with the Wall Street Detective Bureau, and have a man sent here at once to confer with us. Now are you sure you could point out the house in which you say Mr. Bangs is keeping under cover?"

"Yes, sir, I can."

"On Broadway, near Forty-seventh Street?"

"Yes, sir."

Mr. Mills seized his desk 'phone and rang up the bureau in question, which was located at No. 13 Wall Street.

The answer he received was quite satisfactory.

"A detective will be here in a few minutes," he said to Cole.

While they were waiting, Frank took down a copy of Poor's Manual of Railroads and looked to see who was president of the D. S. & A. road.

It was John Ward Slocum.

"Did you ever hear Mr. Harlow speak of John W. Slocum, president of the D. S. & A. Railroad?" the boy asked Mr. Mills.

"Why do you ask? Mr. Harlow is a personal friend of Mr. Slocum's."

"I just wanted to know if they were acquainted," replied Frank, carelessly.

At that point the detective came in.

Cole went all over his story again for his benefit, and answered frankly whatever questions were put to him by the sleuth.

A plan of operations was then decided on for the evening, after which the detective took his departure and Cole went to his lunch.

He took with him the envelope containing the \$1,000 received from Mr. Mills and then he drew \$260, practically his entire savings, from the bank.

He hurried to the office of Broker Winslow and ordered the margin clerk to purchase 600 shares of D. S. & A., at 21, on a ten per cent. margin, depositing \$1,260 to secure the broker against loss.

Then he went to a restaurant, conscious he was in to win big money or go flat broke.

CHAPTER VIII.

REGINALD CATES AND HIS FRIEND PYLE ARE ROUNDED UP.

Directly after dinner that evening a sharp-eyed man, dressed like a prosperous person of business, called at the boarding house and inquired for Frank Cole.

He was shown up to the boy's room.

Fifteen minutes later Cole knocked on Cates's door, in accordance with an invitation extended by the new boarder, and accepted by Frank, and was told to walk in.

Cates was reading an evening paper and smoking a Turkish cigarette.

"Sorry you don't smoke, Cole," he said, as he threw down the paper. "It's so much more sociable, don't you know."

"I don't think it is absolutely necessary to smoke in order to be sociable," replied Frank. "I regard it as a mighty bad habit, especially for boys."

"I won't say it isn't, but do you know I take a heap of comfort out of a cigarette," grinned Cates, lighting a fresh one, with great relish.

"I'm willing you should, but as for myself I feel just as comfortable without the article."

"I'm afraid the cigarette trust would go out of business if it had to depend on abstainers like you."

"There'd be one trust less, then, for the papers to kick at."

"Do you know there were several billions of cigarettes sold last year, and it was an off year at that."

"Well, I'll take your word for it. I know I didn't buy any of them, so the statistics don't interest me."

"I bought my share, and smoked 'em, too, and you can see I'm still trying to keep my end up. By the way, have you thought any more about those Third Avenue Railroad

bonds which Pyle is going to sell? You might just as well make a few dollars by handling them as not. Your boss will surely allow you a small rake-off for putting a deal of that kind in his way."

"He might, that's true," replied Cole, thoughtfully.

"Sure he would," said Cates, in a tone of satisfaction, thinking the boy was coming around. Then to clinch the matter he added: "I've no doubt but Pyle will make it an object for you to take the matter off his hands. Pyle, you see, is a poor business man. He's afraid these Wall Street brokers will skin him somehow, take advantage of him, you know. Now you, being connected with a broker, can sell his securities to the best advantage, and he's satisfied he'll get all that's coming to him if you engineer the sale."

"I'll guarantee he'll get all that's coming to him if he puts the bonds in my hands," replied Cole, significantly.

"Then you'll agree to take them and do the best you can with them?" exclaimed Cates, joyfully.

"Yes, if your friend Mr. Pyle will assure me that they're all right."

"Of course he will, and I'll guarantee whatever he says is all right."

"That is satisfactory. You see, Mr. Mills or any other broker will not purchase bonds unless he has a reasonable assurance that the person offering them for sale has a right to do so."

"Pyle will be able to convince you of his right to those bonds. He says he'll fetch an attested copy of his uncle's will. That ought to be evidence enough for any reasonable person."

"You expect Mr. Pyle this evening, you say?"

"Sure thing."

"And will he bring those bonds?"

"Of course he will."

"What is the total market value of the bonds he wants to sell?"

"Fourteen thousand one hundred dollars."

"And do you think he would allow me the odd hundred dollars for my services?"

"Sure as you live he would."

At that point there was a tap on the door.

"Come in," said Cates.

Whereupon in marched his friend Mr. Pyle.

"Glad to see you, Cole," he said, genially. "How do you feel after the knock you had on the head?"

"I feel as if I'd like to get back at the chap who handed it out to me."

"I'm afraid you'll miss that pleasure," laughed Pyle, with a wink at his friend. "What do you think, Cates?"

"I think so, too," with a grin, as he lighted another cigarette, and then offered the box to Pyle. "Did you bring those bonds with you? Cole and I have been talking over the matter of their sale, and he says if you'll give him one hundred dollars——"

"Why, certainly," replied Pyle, in an offhanded way, "and if that isn't enough I don't mind doubling that figure. I can afford it."

"There, Cole, what did I tell you? Nothing mean about my friend Pyle. Did you bring the copy of your uncle's will from the Registry Office?"

"By Jove! If I didn't go and forget it, may I be——"

"Don't swear, Pyle. Cole will forgive you, but you must get it, you know. It's all right, of course, but there's nothing like the proof of the pudding, ain't that right, Cole?"

Frank nodded, highly amused at the efforts of the two rascals to throw him off his guard.

"They must think I'm soft to be so easily taken in," he thought. "Talk about confidence games, these chaps are trying to put it all over me. I believe Cates has made up his mind that I'm a yap after all."

After some more light and airy talk, Mr. Pyle produced the fifteen \$1,000 Third Avenue 4 per cent. bonds.

"I wouldn't mind if one of my relatives left me some of that same stuff," remarked Cates, with one of his cheerful grins; "but I'm afraid there's no such luck in store for me."

"They look good, don't they?" said Pyle, spreading the bonds out on the table.

"You might present a fellow with one of them to remember you by," said Cates, playfully.

"You're altogether too modest, Cates. Would one be enough?"

"I think one would be ample sufficiency."

"I should dread the effect upon you of coming into possession of a whole thousand plunks all at one time. You might drop dead, Cates, and then I should never forgive myself."

"Come in!" shouted Cole at this point.

"What's the matter? I didn't hear any one knock," said Cates, as both he and his friend glanced at the door.

The door opened just the same and the sharp-eyed, prosperous-looking man who had been shown to Cole's room, walked into the apartment as if he really had a right there.

"Gentlemen," said Frank, smothering a grin, "let me introduce you to a friend of mine. Mr. Cates, this is Mr. Shaw."

"Glad to meet you, Mr. Shaw," said Cates, a bit doubtfully.

"The pleasure is mutual, sir," replied the visitor, grimly.

"Mr. Pyle, Mr. Shaw," continued Frank.

"Happy to know you, sir," said Pyle, with an inward curse.

"The happiness is mutual, Mr. Pyle," in a tone that Cates's friend didn't relish.

"I thought you would be pleased to know Mr. Shaw," went on Cole, with a quiet chuckle.

"Of course," said Cates, with apparent cordiality. "Any friend of yours, Cole, is as welcome as the flowers in spring."

"Mr. Shaw is a gentleman of some local celebrity," said Cole, cheerfully.

"Ah, a politician, perhaps," remarked Pyle.

Frank shook his head.

"No," he said, "not a politician."

"Not an actor?" asked Cates, looking hard at their visitor.

"Mr. Shaw is connected with the Wall Street Detective Bureau."

"What!" gasped the two confidence operators, in a breath.

"Mr. Shaw is one of our smartest detectives," repeated Frank, suavely. "He is also an excellent judge of bonds. Would you mind looking at these Third Avenue securities which Mr. Pyle says was willed to him by his late uncle, and see if they bear any resemblance—the numbers, I mean—to the numbers of fifteen certificates of Third Avenue Railroad stock which were this afternoon reported as stolen from the home of Mr. Archibald Mallison, of No. — Madison Avenue, last Monday."

Mr. Shaw deftly produced a note-book from his pocket and began to consult a list of figures upon a certain page, while Cates and Pyle sat back in their chairs, aghast.

The sleuth checked off each of the fifteen certificates until he had accounted for the whole number, when he shut up his note-book with a smack, returned it to his pocket and rose to his feet.

"Mr. Pyle and Mr. Cates, you will consider yourselves under arrest," he said in sharp, decisive tones.

"Under arrest!" exclaimed the two young men, springing to their feet in a wild-eyed and half-aggressive manner.

"Put on your hats, both of you!" answered Mr. Shaw, sharply.

"But, sir, this is an outrage!" cried Mr. Cates.

"An infernal outrage!" coincided Mr. Pyle.

"Will you go quietly, or must I call for assistance?" returned the unmoved detective.

"I suppose this is your doings, Cole?" snarled Cates, turning suddenly on the young messenger.

Frank did not appear to have heard the remark.

"You'll live to regret it, my young covey," hissed Pyle, with a malevolent look, as both were marched downstairs by the detective, out on the sidewalk and into a waiting carriage, the driver of which immediately drove off.

CHAPTER IX.

THE RISING OF A STOCK.

Cole followed the party out of the house and was joined on the sidewalk by two central office men.

The three started for Broadway, where they took an up-town car and got off at the corner of Forty-fifth Street.

From this point they slowly walked up the street.

As they approached the corner of Forty-seventh Street Cole pointed to the house where he had been held a prisoner the night before.

There was a small white slip pasted over the bell handle which informed the public that a room was to be let.

"You say this Bangs occupies the third floor back apartments?" asked one of the detectives.

"Yes," answered Cole. "The hall room adjoining it, in which I was confined, has a fanlight overlooking it. If you could manage to reach it you would be able to get sight of your man before many hours, I guess."

"Maybe that's the room which is to let. I will investigate."

The detective rang the bell and was admitted, while Cole and the other officer remained outside.

Inside of five minutes the detective rejoined them with the information that he had rented the room in question and had notified the landlady that he would occupy it that night.

"Our bird is evidently out, for the adjoining room is dark," he remarked to his associate. "We are very much obliged to you, Mr. Cole, and shan't want you any more until we send for you to identify the gentleman himself after we have taken him to headquarters."

Next morning Cole dropped into Winslow's office and was told that the 600 shares of D. S. & A. had been duly purchased, and was held subject to his order.

Frank had hardly taken his seat in the reception-room before Mr. Shaw appeared and told him he would have to appear at the Tombs Police Court that morning to give evidence against Messrs. Cates and Pyle.

"How about Bangs?" asked the boy. "Has he been arrested?"

The detective shook his head.

"Not yet; but it's only a question of a few hours."

Cole appeared at the court in due time and was joined there by the Wall Street sleuth.

Reginald Cates and his friend Pyle were held for the action of the grand jury and remanded to the Tombs prison in the meanwhile.

The day, however, wore away, as did the next, and Sunday came again, and still the ex-cashier evaded arrest.

He must have received warning in some mysterious manner that his retreat had been spotted by the police, for he did not show up there again.

A detective was constantly on the watch in the hall room beside the one he had occupied, but surveillance was kept in vain, and was finally discontinued.

This failure on the part of the police to catch Lawrence Bangs was a disappointment to Mr. Mills, as well as a source of some uneasiness to Cole, who was kept on the alert against some new scheme of the ex-cashier's to square the old account.

Other matters, however, soon engaged the young messenger's attention—especially the steady rise of D. S. & A. It closed at 24 1-8 on Saturday on a strong market.

Sunday's papers printed a confirmation of previous rumors of the purchase of the controlling interest in the stock of a rival line whose competitive freight rates had long operated against the interests of the D. S. & A.

The result was the beginning of a boom in the road's securities which sent the price of the stock to 30 by Wednesday.

The brokers were tumbling over one another to get hold of some of it to fill a sudden rush of orders from the

lambs who invaded the Street whenever the market got lively.

"You seem to be in remarkably good humor to-day, Frank," remarked Daisy, as the boy, humming a merry air, paused beside her desk for a moment.

"Sure thing. Isn't it better to be happy than sad?"

"But there's some reason for your unusual flow of spirits," she persisted.

"That's as much as to say you want me to tell you all about it. Don't you know what curiosity did for Mother Eve?" he grinned.

"Go along, you foolish boy."

"Well, I'll tell you what I was thinking of—the anniversary our landlady is going to hold Saturday night."

"In honor of what?" she asked, curiously.

"Our cook having been with us two weeks."

"What a fib. Tell me the truth now. What makes you feel so good?"

"I feel good because I bought some shares of D. S. & A. at 21 and the brokers at the Exchange are trying their prettiest to boost it above 30 this morning."

"Really?"

"Fact, I assure you. I expect it will go to 50, and that I shall make enough money to go into business for myself and hire you at advanced wages as my private stenographer."

"Will you please talk sense, Frank Cole?" she said, with a pout.

"Cents! I don't deal in anything so small; I'm talking dollars at present."

"You mean you're talking through your hat."

"No, I'm talking through my mouth, like any other human being," he grinned.

"I suppose you think you're witty. The little children in my Sunday School class would make you look like thirty cents. They're the brightest little things I ever came across."

"How?"

"Why, last Sunday I was telling the class about the rhinoceros family. They seemed to be so interested that I said, 'Now children, name some things that it is very dangerous to get near to and that have horns.' 'I know, teacher,' said one dear little fellow in knickerbockers. 'Well?' I asked. 'Motor cars,' he cried, in great delight. Wasn't that just cute?"

"Daisy," replied the boy, with a pained expression, "I take my hat off to you."

"Why, what's the matter?" she said, in surprise.

"I wouldn't tell that story too often if I were you."

"Why not? I think it was real clever of little Johnny Jones."

"Sure. Is he any relation to 'Little Johnny Jones' they used to sing about?"

"Frank Cole, you're too mean for anything, so there!" and Daisy Lee resumed her typewriting.

"You haven't asked me how many shares of D. S. & A. I control," he said.

"I don't want to know," she replied, clicking away at the keys.

"Now you're mad, aren't you?" he snickered.

No answer.

"I've got 600 shares," he persisted.

"What!" she exclaimed, stopping and looking full in his face.

"Six hundred shares," he repeated.

"That's another."

"Thanks. All the same it's the truth."

"Why, where would you get the money to buy six hundred shares of D. S. & A.?"

"Mr. Mills presented me with \$1,000 a couple of weeks ago, didn't he?"

"And have you put all that into stock?" she gasped.

"Yes, and \$260 more on top of it."

"Frank Cole, have you gone crazy?"

"Not that I'm aware of," he replied, coolly.

"Nobody but a crazy boy would do such a thing as that."

"It's a good thing to be crazy once in awhile, then. Didn't I tell you I bought it at 21 and that it opened at 30 this morning? I'll bet it's 32 now. Bet you a box of best candy against a crooked nickel. Take me up?"

"Yes," she replied, mischievously.

"All right. Come out to the indicator and we'll see who's won."

She followed him out into the reception-room and he caught up the tape.

"I guess you win," he said, with a comic expression of resignation. "It's only reached 31 7-8."

"I knew I'd win," she cried, gleefully. "You'll have to buy the candy."

"I'm willing, for I'm about \$6,500 ahead. I guess I can afford it."

"You're not joking, then?" she said, looking at him with wonder in her eyes.

"Not on your tintype, Miss Lee. But remember, Daisy, mum's the word, for I am called the Young Sphinx of Wall Street, and I don't want to lose my reputation. This luck of mine mustn't get out. As soon as I cash in you are good for as many matinees and glasses of ice cream soda as you'll stand for. There, now, are you satisfied?"

"I'll tell you better when the matinees and the ice-cream sodas materialize," she replied, with a laugh, as she ran back to her machine.

"They'll materialize all right," he grinned, for at that moment the ticker recorded a sale of 2,000 shares of D. S. & A. at 32.

CHAPTER X.

COLE GETS OUT FROM UNDER IN THE NICK OF TIME.

Frank Cole followed the market closely while attending as strictly as ever to his regular duties as Mr. Mills's messenger.

The stock in which he was now interested mounted sev-

eral points every day, but the boy was as stoical as an American Indian.

Some boys would have given a whoop or turned a flip-flop every time the stock advanced a point, for such advance meant \$600 to the good in Cole's case.

At any rate, most boys couldn't have kept their good fortune under control.

They would have told everybody they knew how much money they were making, how much they still expected to make, and what they proposed doing with it when the cash came into their hands.

In fact, his boarding house nickname of the Sphinx was beginning to be applied to him by several brokers.

Broker Winslow, who had become aware of the investment he had made through his office, was the man who started the ball rolling.

He stopped Frank on the street one day and congratulated him on his foresight in buying D. S. & A.

"You must be \$10,000 ahead on that deal, Cole. How came you to pick out that stock?"

"Nothing doing, Mr. Winslow," Frank replied, with a wink.

"That means you won't tell, eh?" laughed the broker.

"A still tongue makes a wise head, sir."

"Well, I never knew you to be very lavish with words," replied the fat operator. "No use asking you how you came to have money enough to take advantage of your opportunity, I suppose?"

"Hardly a fair question, is it, sir?"

"I thought maybe you received a legacy, or something of that kind."

Cole grinned but remained mute.

"I suppose you've been reading stories of how boys make money in Wall Street and you are now making a practical demonstration of your knowledge."

"Hardly, sir."

"It isn't every boy who makes \$10,000 in a week or two the way you have."

"If they did there wouldn't be messenger boys enough in the district to go around."

"I'll bet there wouldn't. They'd be off celebrating their good fortune. I haven't noticed that you've exhibited any symptoms of hysterics that way."

"No, sir," answered Frank, coolly.

"Say, you've got a wonderful nerve."

"Think so, sir?"

"You take your great luck as cool as the oldest operator in the Street."

"Why not, sir?"

"I should think you'd feel like blowing off steam."

"Maybe my safety valve is clogged up," grinned the boy.

"Must be. It doesn't seem natural. There's about as much chance of getting words or expression out of you as out of a sphinx."

And from that day the fat broker, when he referred to Frank Cole, called him the Young Sphinx of Wall Street.

At length Cole decided he had made enough out of D. S. & A.

He was beginning to be afraid that the stock would take a tumble again.

He heard some brokers talking about the road one day, and from their conversation he judged that after all there was some hitch about the stock control the directorate of D. S. & A. had been reported to have obtained in the rival road.

Such whispers were bad things to get afloat.

"It's just as well to be on the safe side," he argued, and he walked over to the fat broker's office and ordered his holdings to be disposed of at once at the market figure of 41 3-8.

Mr. Winslow was in his office at the time, and it was to him Cole gave the order.

"What's the matter, Cole? Have you lost your nerve?"

"No, sir."

"What are you selling out for when it's the talk of the Street that D. S. & A. will surely reach 50?"

"Because I don't believe it will."

"You don't, eh? What do you know about it, anyway?" chuckled the fat broker.

"Not much, sir; but a little caution sometimes goes a good way in Wall Street."

"Don't you know it is said that a little knowledge is a dangerous thing?"

"Yes, sir. That's why I'm getting out from under."

"Then in your humble opinion D. S. & A. is going on the toboggan before it reaches the half century."

"I didn't say so, sir."

"But you think so. If you didn't you'd hold on to your stock to win another thousand or two."

"I know when I've got enough."

"Lucky boy. If the majority of the lambs who flock to the Wall Street fold knew when they had enough some of us people would go out of business."

"Very likely, sir. I think Mr. Jordon, next door, would lead off the bunch."

"This is the third time I've heard you rap Mr. Jordon. Why do you always regard him with suspicion?" asked the fat man, curiously.

"Well, every time I see him he has a different umbrella."

"That's pretty good," and Mr. Winslow laughed heartily. "I'll have to tell that around."

"I wouldn't tell it a-round, sir. That wouldn't be square."

"I see you're something of a punster, if you are the Sphinx of Wall Street," grinned the fat broker, as he wrote down Cole's order to sell, and then reached for his hat, preparatory to starting for the Exchange.

"How did that nickel-in-the-slot investment turn out, sir? The one you went into three months ago."

"Badly."

"I thought you said you got in on the ground floor?"

"I did, but it looks as if some other fellows had sneaked in through the cellar window. Good-by. Will mail you a statement and check in the morning."

The fat broker crossed Broad Street, and Cole continued on to Wall.

Next morning he showed his check to Daisy.

"And you have made \$12,000 in less than a month?" she exclaimed, in surprise.

"That's what I did."

"Don't you feel the need of a larger hat?" she asked, roguishly.

"Why, does my head look swelled? I hadn't noticed it."

"No, Frank, it does not. I think you are the most sensible boy I know."

"Thank you, Daisy. Small favors thankfully received, as the frog said when he swallowed the fly."

"I suppose matinees and cream sodas are now in order?" she remarked, demurely.

"Your supposition is quite correct. Next Saturday we'll go to——"

"There's your bell. Mr. Mills wants you."

Cole hustled into the boss's sanctum just as if he was an every-day \$12 a week messenger, and the fact that he was now worth something over \$13,000 cold cash did not prevent him from making his best time to Broker Harlow's office.

That afternoon there was a small riot around the corner where D. S. & A. interests centered on the floor of the Exchange.

Unfavorable news about the road had started a flood of selling orders on to the market, and when Harlow dropped two blocks of 5,000 shares, each in rapid succession, in his eagerness to get in out of the rain, the bottom fell out, and a small panic set in which didn't stop until a number of unlucky holders of the stock had been ruined.

CHAPTER XI.

COLE MAKES ANOTHER TEN-STRIKE.

On the day following his successful coup on the market, Frank Cole was summoned before the grand jury to give his evidence against Reginald Cates and his friend Pyle, who were still in the Tombs, no one having come forward to bail them out.

A true bill was found against the rascals, and the case went to the district-attorney's office.

No trace yet had been found of Lawrence Bangs, so it was presumed that he had skipped the town.

At any rate, Cole hoped he had for his own peace of mind, but something told him that the scoundrel had him marked for revenge.

Daisy Lee was the only one who had any knowledge at all of Frank's finances, and she was pledged to secrecy.

Of course, Broker Winslow had some general idea, but he wasn't saying anything.

Mr. Mills would have been very much surprised indeed if somebody had communicated to him the information that his messenger had just cleared \$12,000 in a stock deal.

In fact, it is more than probable he would have considered it his duty to read the boy a lecture on the foolish-

ness of one so young and comparatively inexperienced in the pitfalls of the stock market risking his savings in the uncertain maelstrom of speculation.

But Mr. Mills remained in ignorance of his messenger's operations and so the boy missed the lecture.

Frank spent an hour or two nearly every night of the week now studying reports of Wall Street transactions.

One of the boarders coming into his room unexpectedly one night caught him working away at a page full of figures.

"What are you delving into now?" he asked Cole. "Don't you get enough of that kind of thing all day?"

"I'm figuring how to turn one dollar into five," grinned the young messenger.

"That's as interesting as searching for the philosopher's stone. How are you making out at it?"

"All right."

"What's the secret?"

"The secret is to know when to catch hold and when to let go," the boy replied, enigmatically.

"What do you mean by that?"

"If you can find out when a certain stock is going to go up, you want to jump in and buy some of it. Then when it booms you want to keep your eyes skinned lest the bottom fall out of it and your profits go up in smoke."

"Oh!" ejaculated his visitor, not much wiser than before.

"By following the market closely you can very often tell when a stock has reached rock bottom and is due for a reverse movement. Then there are certain general rules that regular traders keep in mind."

"What are they?" inquired the other boarder, with interest.

"After an extreme weak market it is in order to buy stocks."

"Oh, is it?"

"Yes. You see, when prices close weak, without support, a rally may be expected next morning."

This explanation seemed like so much Greek to his visitor, who was a clerk in a dry goods store at \$8.50 per, though were one to judge from the style he put on he might be reckoned as an insurance company manager.

"When there is much excitement, and high prices prevail generally, the market should be sold for a good turn," continued Cole.

"Just so," said the boarder, looking very wise, though he didn't understand a word of what the boy was trying to convey to him.

"When you purchase, and the trade goes in your favor, follow it up; but when the last purchase goes against you, close up the transaction and take your profits on all other trades."

"Say, Cole, are you going to be a broker some day?"

"I might do worse."

"Well, you couldn't do much worse than I'm doing," grumbled the clerk, confidentially.

"I shouldn't imagine so by your swell appearance when you get inside your best duds," smiled Frank.

"A fellow has got to dress, you know, when he goes into society."

"I don't see how you do it if you aren't making money."

"It takes a lot of close figuring to do it, but it helps you in the long run. Appearances go a long way in this world. Lots of people take you at your own valuation. You may carry a big wad in your pocket, but if you go around looking like a bum you'll get the frozen countenance."

"That's no lie," admitted Cole.

"You can bet it isn't. I'd hate to tell you what my wages really are, but I can assure you I am received at homes where I am rated as a manager or a buyer at least, while I'm only a plain counter manipulator."

"Aren't you taking desperate chances?"

"You've got to take 'em, or be looked upon as nobody. That wouldn't agree with my constitution. I suppose you get as much as \$8 a week yourself?"

"Well, I don't get any less."

"Might I infer from that that you get more?"

"I have no objection to you inferring anything you choose."

"I suppose I couldn't touch you for a dollar, could I?"

"Do you want it very badly?"

"If I were to talk for a week I couldn't tell you how badly I need it."

"All right, I'll let you have it, but please remember I'm not in the money-lending business," and he handed out a bill.

"Thank you, Cole, I shan't forget this favor."

"Don't let it worry you any."

The boarder, having obtained what he came after, withdrew, and Cole was glad to get rid of him even at the price.

Next day the boy heard that a syndicate of brokers was being organized to corner a certain stock.

He couldn't find out who the brokers were, but he kept his eye on the stock, which had been fluctuating around 65 for some time.

It was a good stock, and on comparing prices months back he found that the securities seemed to be below their normal average.

However, he wasn't taking too many chances and he waited to see what would develop.

Inside of the week the stock, which was known as Texas Central, advanced two points.

On the strength of that Cole bought 1,500 shares at 67, putting up something over \$10,000 in margins.

Two days later it was selling at 70.

During the following week it climbed slowly to 80.

By that time it had attracted attention, and there was a rush by outside brokers to buy it in.

Finally, when it reached a fraction above 85, Cole telephoned Mr. Winslow to sell.

The order was executed inside of five minutes, and the boy quit winner of \$27,000, which raised his bank balance to \$40,000.

A few days later Texas Central was slaughtered by the bears, and Cole patted himself on the back because he had gone out with the other lucky ones.

CHAPTER XII.

A CHASE OVER THE ROOFS.

About a week later the trial of Cates and Pyle came on, and Cole, who had been served with a subpoena from the district-attorney's office, was one of the chief witnesses for the prosecution.

The trial didn't take long, and the jury promptly convicted the rascals.

The judge sentenced them at once to three and five years respectively in the State Prison, and that wound these dapper crooks up as far as the young messenger was concerned.

On the following morning Cole received a check for \$500 through the mail.

It came, with a polite note of thanks, from the owner of the Third Avenue Railroad bonds, who thus recognized the boy's instrumentality in the recovery of his property.

It was a part of Frank's daily duty to take the checks, and whatever cash came into the office, to the bank just before three o'clock.

He performed this journey as regular as clock-work, using a small leather bag whenever he had a considerable quantity of bills, which was not often, as most of Mr. Mills's customers settled their balances, or deposited their margin, in checks.

One day, however, a big Western man, with a heavy mustache and goatee, and a cowboy kind of hat, walked into the office and bought a number of United States bonds, paying \$25,000 in big bills for the same; consequently, when Cole went to the bank that afternoon he carried the bag, and was more than ordinarily careful to see that nobody who looked at all suspicious got near enough to him to make a snatch at it.

He breathed easier when he reached the door of the bank, and congratulated himself that all danger was over now.

It happened that a man who knew all about Frank's methods, and who had been watching him at this particular time for more than two weeks past, was close at his heels when the boy started to enter the bank.

Suddenly he made a dart forward, shook something in the boy's face, which made him cry out with sudden pain, and then snatched the bag out of his hand.

The thief turned about to make his escape, and ran smack into the arms of the fat broker, Winslow.

The shock upset the broker and the rascal went down with him.

He was up in a moment, however, and took to his heels.

The stoppage enabled Cole to partly recover himself.

Though his eyes smarted as if they had been exposed to coals of fire, for the man had thrown a handful of fine cinnamon dust into his face, only a very small part of which, fortunately, had lodged around his eyes, he saw the fleeing rascal plainly enough, and started after him at his best speed.

The cry of "Stop thief!" soon attracted others to join

in the chase, and the scoundrel, seeing he was certain to be overhauled, darted in at an open door of a four-story office building and ran upstairs, evidently bent on reaching the roof.

"Drop it!"

It was Cole who uttered the cry as he made a spring for the door.

Slam! went the door square in his face.

A bound, a crash, and the door flew in again as Frank's weight came against it.

Half way up the first flight of stairs Cole saw the fleeing thief, with the bag swinging by his side, darting up toward the landing.

"Stop, you rascal!" he roared up at the fellow, taking the flight three steps at a time, but the scoundrel never slackened his speed, nor even looked behind.

Another moment and he had disappeared above, but the boy kept right on and caught a glimpse of his quarry as the fellow turned at the head at the next flight of steps.

"You can't get away, so you'd better give up!" he shouted after him.

He fancied the thief would be forced to make a stand somewhere, or would go into one of the upper offices.

The bearded face of the fugitive, turned back for an instant, was flushed, but he didn't stop, being determined to get away if possible.

Cole, being the younger and more active of the two, gained rapidly.

The rest of the pursuers stopped short below at the door, leaving the burden of the capture to the brave boy who had started the hue and cry from the door of the bank.

"Are you going to give in?" asked the boy when the last flight of stairs was reached.

The thief was at the head, Cole at the foot.

"No!" snarled a voice that had a familiar ring to Frank.

"I've got you cornered."

"You think you have."

Both, as if by mutual consent, had paused to take breath after their strenuous exertions.

"I don't see how you're going to get away," replied Cole. "Better come down and surrender yourself, and save me the trouble of going up after you."

"Bah! If you think you can catch me, come up and try it!" jibed the fugitive.

It was rather dark up where he stood, and Frank began to suspect that the fellow was armed with a knife or some other weapon, he seemed to be so confident.

But the boy didn't mean he should get away with that bag containing over \$25,000 in cash and a bunch of checks, too.

He began to ascend the last flight.

"Keep back," cried the man, "or it will be worse for you!"

"I'll take my chances with such scum as you!" replied the boy, resolutely.

The fugitive vanished.

As Cole struck the top of the stairs there was a sudden inflod of light above.

A short ladder led up to the roof.

The thief had noticed it, fled up the rungs and opened the scuttle.

Once on the other side, he slammed the cover down into its place and fled over the housetops.

Cole was up that ladder like a monkey.

He slammed down the lid and sprang on to the roof in time to see the fugitive scurrying across the third building.

Then he gave chase again.

The thief, looking over his shoulder, saw him coming and went quicker.

Once or twice he stooped down at a scuttle cover and tried it, but in each case found it fast.

He lost half his distance by these ineffectual stoppages, and Frank felt like laughing outright, especially as he saw the fellow couldn't run much further, owing to a sudden drop of a full story between two buildings.

Confident he had the rascal in a trap, Cole reduced his speed to a walk.

The fugitive soon became aware of the predicament he was in.

He might jump, it is true, but then he would be caught for fair, as he couldn't shin up the bare brick side of the far building.

He took refuge behind a thick chimney and waited for Cole to come up.

The boy stopped a few feet away.

"Well, are you prepared to surrender?" he asked, with a grin.

"No."

"How are you going to avoid capture?"

"None of your business."

"I rather guess you'll find it is my business."

"Why don't you catch me, then?"

"I'm going to in a minute."

He walked close up to the chimney and made a sudden grab for the bag which stuck out on one side.

"No, you don't!" hissed the fellow, snatching it out of reach of the boy's fingers. "You can't have it."

Cole laughed.

"Can't, eh? Why, I have you cornered for fair."

"Don't you fool yourself."

Frank, however, soon found it was a case of dodge, and he didn't dare jump all around the chimney as it would have opened the way for the rascal to double on his tracks, which it was evident was what he counted on to get out of his trap.

"Well, why don't you catch me?" he grinned, malevolently, dancing back and forth like a monkey on a hot stove.

"Oh, I'll catch you, don't you fret," replied the boy, in a determined tone.

"Let me know when you do."

"You'll know it all right. The longer you hold me off the harder I'm going to make it for you."

The man was flushing and perspiring, but as defiant as ever.

Cole now noticed there was something out of gear about his full beard which hid the larger part of his face.

"He's disguised all right," he thought. "If I grabbed him by the whiskers they'd come away in my hand. I wonder what he looks like without them?"

The fellow put his hand up and readjusted his hairy face covering.

"What's the matter with your beard?" chuckled Frank. "It doesn't seem to fit tight."

"Yah!" snarled the rascal.

"Come now, don't be foolish! The jig is up," said the boy, watching his quarry like a cat does a mouse.

The fugitive blinked back at him wrathfully.

Suddenly he made a bluff as if about to dash around the chimney, and Cole jumped to head him off, his foot caught in a projecting bit of tin, and down he went, sprawling, on all fours.

The thief, quick to take advantage of his pursuer's plight, darted the other way and started back along the roofs.

CHAPTER XIII.

CAPTURED AT LAST.

But Cole recovered himself in a jiffy and was soon in full chase of the fugitive again.

Frank was pretty mad by this time, and he took the low brick extensions between the buildings at a flying leap, and never paused in his effort to overtake the man before he reached the open scuttle.

Much to the boy's surprise the fellow made no attempt to return down the scuttle, but flew past the opening at full speed.

Right ahead one of the buildings rose half a story higher than the others.

An active man might reach the gutter ledge, but it would be beyond him to scale the fire wall.

The fugitive made straight for the building as if he proposed butting right into it.

Then he veered his course toward the rear.

Reaching the extreme end he slung the bag over his arm, jumped up and caught hold of the iron gutter, and began to work himself along.

It was a daring and hazardous feat, requiring great nerve, for there was a clear drop of five stories almost to the back space below.

Cole gazed after him in astonishment.

"He almost deserves to escape," he breathed, as he came to a stop within a yard of the fugitive, who was pulling

himself further and further away by the mere strength alone of his fingers.

"Come back, you fool!" Frank shouted after him. "If one of those supports gives way you'll be dashed to certain death."

The fugitive paid no attention to him, but kept right on.

"Well, it's up to me to follow him if I expect to get that bag back. I hate to trust myself to that gutter, but I don't see any other way."

He had the advantage of being several pounds lighter than the thief, and if the gutter supported the fellow's weight it certainly ought to sustain him.

The gutter was composed of joined sections, three or four feet long.

"It won't do for both of us to strike a section together," thought Cole.

He swung himself out into the air and commenced his dangerous trip.

The sensation was far from agreeable, swinging at such a height in mid-air by the hands alone.

"By George!" thought Frank, all of a sudden, the perspiration coming out on his forehead at the thought. "When that chap arrives at the other end and steps on to the roof he'll have me dead to rights. He can push me down, if he's strong enough."

To try and avoid such a catastrophe, supposing the rascal thought of it, he hastened his movements, and was within a few feet of the end when the fugitive obtained a foothold on the roof beyond.

"Now I've got you, Frank Cole," cried the disguised man, as he swung himself to safety. "I'm going to settle scores with you!"

He turned about and reached forward to tear the boy's nearest arm away from the gutter, when, like a flash, Frank swung his foot upward and fetched him a kick in the side which staggered him.

Before he could recover his former advantage, Cole had secured a partial foothold himself and fairly forced himself on to the roof and grabbed the villain by the arms.

In the struggle they went down on the roof, perilously near the edge, which had no protecting coping.

For a moment it was touch and go with both of them.

It looked as though they would go over the edge and meet a horrible death, locked in each other's arms.

But fate willed it otherwise.

They rolled the other way and Cole leaped upon the thief's back and held him down.

"I guess I've got you now, mister man," he said, grimly.

The fellow struggled vainly to throw his captor.

"Curse you! I'd like to kill you!" he yelled, furiously.

"I have no doubt but you have the will to try it if you had the opportunity."

"I had it a moment ago."

"You did, but you missed it."

"And I'll have it again. I'll do you up yet."

"I don't think you will. By the way, who are you, anyway? You called me by name a minute ago; that shows you know me. Come now, off with that fake beard and let me get a square look at you."

Cole grabbed the beard and yanked it away from the rascal's face.

The revelation almost staggered him.

He found himself gazing down into the scowling face of Lawrence Bangs.

"So it's you, is it?" cried the boy, as he recovered from his surprise.

The ex-cashier gave him a look of extreme hate.

"You've got me on the hip, but don't fancy you'll escape me in the long run. I've sworn to fix you for spoiling me that day at the office, and I'll do it if it takes years to reach you."

"You're a vindictive rascal," replied the boy, in a tone of disgust. "You know you deserved all you got, and that you ought to be in jail instead of being where you are. But I guess you'll get there now all right."

"Don't be so sure of that."

"It won't be my fault if you don't reach a cell before dark."

Bangs, with a sudden squirm, tried to throw Cole, but the attempt was a failure.

"I've got a strangle hold on you, Lawrence Bangs, and I don't mean you shall escape me."

"It won't do you any good. We're alone up here. You dare not let go of me for a minute. We're likely to stay this way till you get tired," said Bangs, with an evil laugh.

"You'll get tired first, Lawrence Bangs," said Frank, grabbing the leather bag and wrenching it from his arm. "Now I'm going to pound your face to a jelly unless you give in, see?"

Cole raised his fist, and the look in his eyes showed the ex-cashier that the boy meant business.

Another struggle ensued, during which Frank managed to get in a couple of hard whacks on Bangs's nose, and the fellow weakened.

"Hold on, I'll give up."

"Do you mean that?"

"I can't help myself."

"That's right, you can't."

He reached around and drew the ex-cashier's handker-

chief from his pocket and told him to hold his hands so he could tie them.

"I object to that," the rascal said.

"You've got to do it or take the consequences," replied Cole, raising his clenched fist.

"Blast you!"

"Save your breath. Curses, like pigeons, always come home to roost. Hold up your hands."

Bangs yielded with very bad grace, indeed.

Then Cole let him up.

At this point an adjacent scuttle was opened up and a workman stuck his head up through the opening.

"Hello!" he asked, "what are you fellows doing up there?"

"I've caught a thief, that's all. Now I want you to help me get him to the sidewalk."

"Don't you believe him!" cried Bangs. "He's the thief himself, and has overcome me. That's my bag he's got in his hands."

The audacity of this statement almost took the boy's breath away.

As for the workman, with his body half in, half out of the scuttle, he seemed unable to comprehend the true state of the situation.

"Well, you've got a nerve, Lawrence Bangs," cried Frank. "Look here, sir, he's trying to pull the wool over your eyes," to the newcomer.

The man, however, looked doubtful.

"I demand that you set me free, and hold this fellow for the police," persisted Bangs.

"I'll tell the boss and let him settle the matter."

"But this chap will escape over the roofs," said the ex-cashier.

Cole, thoroughly disgusted, grabbed Bangs and forced him toward the man at the scuttle.

"I'm a broker's messenger," he said to the workman. "This bag contains cash and checks I was taking to the bank when this scoundrel snatched it out of my hand and led me a long chase. You go downstairs and have some one ring up O.K. Slip police station and ask that a couple of officers be sent here to take charge of Lawrence Bangs, a crooked cashier who has been wanted by the police for two months past. You do that and you'll assist the cause of justice."

"I'll do it," said the man, anxious to get out of the dilemma, one way or another.

"That was a very flimsy dodge you tried on," said Frank, when the man retired, closing the scuttle after him, "but it didn't work."

Bangs saw the game was up and he remained sullenly silent.

In fifteen minutes two policemen appeared, Cole explained the situation, and gave the ex-cashier into their custody.

He went along and made the charge, and had the satisfaction of seeing his enemy locked up, then he returned to the office with the bag and its valuable contents.

CHAPTER XIV.

THE POINTER THAT DAISY CAPTURED.

"Why, where have you been, young man?" asked cashier Briggs, who was in the act of locking the safe preparatory to going home.

Miss Lee had left, and so had all but one of the clerks.

"I've been having the time of my life," grinned Frank. "Say, you'll have to put the contents of this bag in the safe for the night."

"Why, how's this?" severely. "You couldn't have been too late for the bank. You had plenty of time to get there."

"I reached the door of the bank, all right, but I didn't get inside."

"What's the reason you didn't?"

"If you're ready to hear me I'm ready to explain."

"I'm listening to you."

Then Frank told him the story of his afternoon's adventure.

"Well, well; this is most extraordinary. So you actually caught that man?"

"Yes, sir."

"Mr. Mills must hear of this at once. He must have reached home before this. I'll try to reach him over the 'phone.' First, open the bag and I'll put the money and checks away, but it's a great deal more money than Mr. Mills would care to keep over night in his safe."

"I know it, sir. But I don't see how, under the circumstances, it can be helped."

"It will have to go on this occasion."

The cashier put the money and checks into the safe, then he rang up the broker's house, reached him, and gave him a brief review of the facts as he had heard them from the young messenger.

Mr. Mills was surprised and delighted with the news of the capture of his late cashier.

He called Frank to the wire, congratulated him upon

what he had done and asked him to come up to his house after dinner and repeat to him his story.

Cole promised that he would, and he kept his word.

Next day the broker and his messenger appeared against Bangs in the Tombs police court, and the ex-cashier was held in default of \$10,000 bail, which he was unable to furnish.

The papers gave Cole full credit for the capture, and that afternoon all Wall Street was talking about the young Sphinx.

The brokers were all glad to hear that Lawrence Bangs had been lodged in jail.

His fate would be a standing warning for any other trusted employe with loose ideas regarding right and wrong.

The boy was frequently stopped on the street during the next few days by Wall Street men who knew him, and complimented for his nerve and courage.

On the following Monday, when Frank got back from an errand, about eleven o'clock, and was going through the counting-room to the lavatory to wash his hands, Daisy called him over to her table.

The boy saw that her face was flushed with excitement, and he wondered what was in the wind.

"Let me whisper, Frank," she said, eagerly.

"Sure. What's up? Got a new beau?"

"The idea!" she blushed. "I've got a big secret to tell you."

"You don't mean to say you're going to get married?" he grinned.

"Frank Cole, will you be still!"

"I'm as mute as a mop-stick."

"What will you give me for a real first-class pointer?"

"Is it a sure winner?"

"I'm almost certain it is," she said, earnestly.

"I'll give you a kiss," he laughed.

"You mean, good-for-nothing thing!" she cried, with a pout.

"Thanks, Miss Lee. But what's this pointer?"

"Aren't you going to give me something for it?"

"Is it a tip on the market?"

"Yes."

"All right. If I can use it I'll give you half what I make out of it, and I'll take all the chances."

"Oh, I don't want so much as that. Give me a new hat and a pair of gloves if you use it to advantage."

"You're too modest, Daisy. If your tip is worth anything at all it's worth half of its winnings. I wouldn't take advantage of you for a farm. Now tell me what it is."

"You know Mr. Halstead and Mr. Blake, the big opera-

tors of New Street? Well, they were in here this morning to see Mr. Mills. While waiting in the reception-room I overheard them conversing about the deal in which they are engaged. Mr. Halstead and some of his friends are trying to secure control of the Louisville & Midland Railroad. He told Mr. Mills to buy it as low as he could, but to buy it without fail. He said there was just about enough stock held in New York to fill the bill, the rest is held by the present officers and directors and their friends. He told Mr. Mills that a block of 10,000 shares was about to be offered for sale by the estate of a certain Louisville bank president. The executor was opposed to the present management of the road, and had sent the stock to Harris, Morganstein & Webster, of — Exchange Place, to be disposed of here. The ruling price at present is 40."

"Daisy, that's a good tip. I've already heard that those brokers were engineering some mysterious deal, with a heap of capital at their back. I'm going to buy in that block of 10,000 shares if I can reach it."

"The idea! Where would you get \$400,000?"

"I've got something over \$40,000, and that will secure an option on it. If that block should happen to represent the balance of power after the other stock has been accounted for, you and I, Daisy, could make our own terms."

"And how much could we win?"

"How much? How would a quarter of a million strike you?"

"Frank Cole, are you crazy?"

"Yes, I think I am. I feel one of my periodical fits coming on. They always do just before I make a lucky strike."

"You talk silly. I'd be glad to make \$1,000."

"Gee whiz! You're easy. I'll tell you what I'll do with you."

"What?"

"I'll promise to marry you if we don't make \$250,000 on your tip, and if we do make that much or more, you must agree to marry me. How's that?"

"Will you ever stop teasing me?" she said, blushing rosily.

"I want to know if that is a go?"

"No, it isn't."

"Then I don't work the tip."

"Oh, yes, you will!"

"You seem to know all about it."

"I know you wouldn't miss a good thing."

"That's right. That's why I don't want to miss you."

"Aren't you simply horrid!"

"Well, never mind, Daisy. If you think as much of me as I do of you you'll accept me as your future slave when the time comes. I'm going to try to make you rich with

my little boodle whether you have me or not. But whether you believe me or not I tell you right here that I'd sooner win you than the money, and that's straight from the shoulder."

He said it so earnestly that the fair girl watched him with glistening eyes as he walked away.

"He's the best and nicest boy in the world," she said to herself. "I'd sooner marry him without a cent than——"

The rest of the sentence was lost in the click of her typewriter.

CHAPTER XV.

BIDDING FOR A STOCK.

"Good morning, Mr. Winslow," said Frank Cole, walking into the fat broker's office next morning about a quarter to ten.

"Good morning, Cole," replied the broker, extending three fingers, as was his custom. "What can I do for you? Going into the market again?"

"I want you to execute a little commission for me, sir."

"Willingly, my boy, willingly."

"There's \$2,500 in this for you at least if——"

"How much?" in surprise.

"I said \$2,500."

"It must be something of an order."

"It is. I want you to go, personally, to Harris, Morganstein & Webster, of No. — Exchange Place, and buy me a block of 10,000 shares of Louisville & Midland at 40, which they have for sale."

"The dickens you do!" replied Mr. Winslow, with a low whistle. "Have you got \$400,000 in your stocking that you're anxious to put into circulation?"

"No, sir; but I can deposit the sum of \$40,000 with you as security that I will see you through the deal."

"Say, young man, you're a peacherina, for fair! You seem to have the mazuma. Have you got it with you?"

"No, sir. I want you to come around to the bank with me now and I'll hand it over."

"All right. Of course you've got a tip. That's plain as pie crust."

"Mr. Winslow, you mustn't suppose anything. I am giving you an order."

"All right, my boy. I hope you won't miss that \$40,000 if you happen to miss fire on this little deal."

"The risk is mine, sir. You'll never hear me squeal if luck fails to nestle on my shoulder."

"You're a nine days' wonder with me, Cole," replied the

fat broker, rising and getting his hat. "I feel it in my blood that you're a sure winner on every count."

They went to the bank together and the sum of \$40,000 was transferred to the stout operator's account.

When Cole went to lunch he dropped into Mr. Winslow's office and learned that the purchase had been made.

When he got back to the office he whispered his success to Daisy.

"Oh, Frank, did you really put up all your money?"

"Honest injun."

"You've made me so nervous. Suppose——"

"Suppose what?"

"Anything should go wrong with Louisville & Midland?"

"Don't worry."

"But I will worry."

"Daisy, you must let the senior partner do that."

"I'm almost sorry I told you what I heard."

"Where's your nerve, little girl? Say nothing and saw wood. I'll attend to the rest."

"But if you should lose your money, Frank," she cried, desperately.

"Will you make it up by becoming Mrs. Cole when I get a new start?"

"Oh, Frank!"

"Yes, or no?" and he took her unresisting hand in his. There was a pause.

He bent down over her.

"What is it, little girl?"

"Y-e-s," she fluttered.

He snatched a hasty kiss and flew.

Frank had barely got seated in the reception-room again before his employer's bell summoned him to the private office.

"Take this letter to Mr. Winslow. If he isn't at his office look him up at the Exchange. Bring back an answer."

"Yes, sir," and Cole departed on his errand.

The fat broker was at the Exchange, so the young messenger went on there.

Mr. Winslow was summoned to the railing, and Frank delivered the note to him.

After he had read it he smiled significantly and turned it over to the boy.

"You'll have to dictate the answer, Cole."

This is what Frank read:

"MY DEAR WINSLOW:

"HARRIS, Morganstein & Webster inform me that you purchased a block of 10,000 shares of Louisville & Midland from them this morning at 40, the ruling figure, presum-

ably for a clique. I am looking for some of the stock and will give 41 for the block in question.

Yours,

"MILLS."

"Nay, nay, Pauline," replied Cole. "My Louisville & Midland is not for sale at present."

"All right, you're the doctor," laughed Winslow, and he returned a negative answer to John Mills, which Cole delivered.

Next day Louisville & Midland was up to 41 1-2, and when Frank showed the record on the tape to Daisy, she felt much easier in her mind.

Although Mr. Mills was much disappointed in having failed to secure the block of stock in question, he succeeded in gathering in about all there was in sight at figures varying from 40 1-8 to 45.

Then he and his client had another consultation, and the result was that Mr. Mills offered 46 for the 10,000 shares, through Broker Winslow, who replied that his customer would not sell at that figure.

Mr. Halstead and his friends wanted the stock so badly that they raised the ante to 50, but didn't get it at that.

That gave them the impression that the opposition had got possession of it.

To make sure, a letter was sent to Mr. Winslow asking if the stock was for sale, and, if so, would the owner name his figure.

The fat broker sent for Cole, who responded at the first chance he had.

"Have you set a figure to your Louisville & Midland, Cole?" Mr. Winslow asked the boy.

"No, sir, not yet."

The broker showed him the letter he had received from Mr. Mills.

"You've got the chance to do it now," he remarked.

"Have you heard from Mr. Buckmaster, the president of the road?"

"Not yet."

"Then tell Mr. Mills that the owner of the stock will consider his proposition and may make an offer in a day or two."

"How much do you expect to make out of this, Cole? You've already refused a clean \$10,000 profit."

"I expect to make all I can. I'll tell better when I hear whether the other side wants the stock or not."

That afternoon a representative of the Buckmaster interests arrived in New York and made a call on Broker Winslow.

He had come to negotiate for the purchase of the 10,000 shares of Louisville & Midland.

"It is up to you to make an offer," said Mr. Winslow. "The owner of the stock is already considering an offer made through a well-known broker."

"I am authorized to offer 60 for the shares," was the reply.

"Just make your offer in writing and I will see it reaches the right party."

The representative of the present-controlling interests of the road did so, and Mr. Winslow promised him an early reply.

CHAPTER XVI.

WINNING A FORTUNE.

Frank Cole dropped into the fat broker's office after three that day and was asked to pass upon the \$60 per share offer which had come from Louisville

"Write to Mr. Mills and tell him you have received a big offer from Western people for the block of stock, and that if his customer is ready to pay \$75 per share for the 10,000 shares the deal will go."

"Say, Cole," whistled Winslow, "you're modest in your demands, aren't you?"

"I've figured my profit, less your commission and interest on the money necessary to swing this deal, at \$350,000. If I can get it I'll be perfectly satisfied."

"By George! I should think you ought to be. All right, I'll submit this offer to Mr. Mills, and let you know what comes of it at the earliest possible moment."

"Very well, sir."

"Are you going to continue as messenger after you pocket the profits of this deal, or do you think of going into some business for yourself?"

"I haven't thought about the matter at all, sir. No need to be in a hurry."

"That's so; but a Wall Street messenger worth a quarter of a million or so would be something of a curiosity."

"You'll be the only man in the Street who will possess that knowledge, so I don't think I shall attract any attention."

"Well, I hope you will have as much luck in holding on to your fleece as you have had in winning it, my lad."

"If anybody can get it away from me in the ordinary way of business he's welcome to it. I mean to keep my eyes wide open and not get caught if I can help it. Good afternoon."

Before Cole was quite through his supper the front door-bell rang, and presently the servant girl came to him and

said there was a gentleman in the parlor who wished to see him on important business.

"What's his name?"

"He didn't say."

Frank, wondering who his visitor was, went upstairs to see him.

He found a big six-foot and not over prepossessing individual, who looked as if he might be a ward politician, or something of that sort.

"Are you Frank Cole?" he asked, in an aggressive kind of way.

"That's my name," replied the boy, coolly. "But you have the advantage of me."

"My name is Timothy J. McFadden," replied his caller, gruffly, twirling his big black mustache.

"Well, Mr. McFadden, what can I do for you?"

"You are messenger for Mr. Mills, of Wall Street?" continued the big man.

"Yes, sir."

"You are the most important witness against Lawrence Bangs, aren't you?"

"I think Mr. Mills is the most important one. What about it, sir?"

"Suppose we go down to the corner and talk the matter over?"

"What matter?"

"The question whether it won't be to your interest to leave the city for a while before the grand jury gets you to appear before them to tell what you know about the case against Bangs."

Cole was rather astonished.

"Are you here as a representative of Mr. Bangs?"

"I represent his interests. If you will come down to the corner, where we can talk without being overheard, I will make you a proposition which will put money into your pocket."

"I suppose you wish me to go to a saloon?"

"Yes, Barney Gallagher's."

"I shall have to decline both your invitation to go to the saloon, and also to consider any proposition looking to the sidetracking of my evidence against Lawrence Bangs," replied the boy, resolutely.

"There is a thousand dollars in it for you," persisted the visitor.

"I don't care if there was ten thousand. Lawrence Bangs is guilty of a murderous attack upon my employer, as well as an attempt to rob him of a large sum of money. He has got to face the consequences. Besides, he snatched from me at the door of the Blank National Bank the other day a leather bag containing over \$25,000 in money and a

large amount represented by endorsed checks. The man is a rascal and deserves all that's coming to him."

The visitor was clearly surprised and disconcerted by the boy's uncompromising attitude.

"You will get into trouble, young man," said the big man, darkly, "if you persist in appearing against Bangs."

"In what way, sir?" asked Cole, sharply.

"Bangs has friends, friends who have a pull, and they will make it hot for you if you don't accept the proposition they have to offer."

"I suppose these friends have delegated you to offer me this bribe at which you hint."

"Young man," retorted his visitor, in an aggressive tone, "you are using a wrong word when——"

"What else do you call it. You say there is \$1,000 in this thing for me if I agree to leave town so that I need not testify before the grand jury. What do you call that but a bribe? Now, Mr. McFadden, I wish you to thoroughly understand that I refuse this offer, or any other offer of the kind. I shall appear before the grand jury when legally summoned to do so and tell the exact truth. Mr. Bangs may have a pull, but it won't work in this direction. I think there is no need to discuss the matter further. As I have an engagement for this evening, I hope you will excuse me suggesting that this interview come to an end."

"You haven't heard the last of this, young man," replied Mr. McFadden, taking up his hat.

"Maybe not, but the friends of Mr. Bangs will save time, breath and shoe leather by leaving me out of their calculations in the future."

Cole then showed his visitor to the door, and the man, as he took his departure, favored him with a specially unfriendly look, which, however, had no effect on the boy.

Next afternoon, when Cole called at his broker's, he was shown a communication in which his offer of the Louisville & Midland stock was accepted.

"That is satisfactory," he said. "Send the block over to Mr. Mills."

So the deal was closed and Frank reported the fact to Daisy next morning.

"We have cleared something like \$290,000, Daisy, half of which is yours."

"Why, that would be \$145,000. You can't mean it!" she cried, hardly knowing whether she was dreaming or not.

Frank soon convinced her that it was a solid fact.

"I have won something better than money out of this," he said.

"What is that?" in surprise.

"You."

She blushed vividly and put one of her hands in his.

On Saturday she tendered her resignation as stenographer to the office, and Mr. Mills said he was very sorry to lose her.

Next week Cole appeared before the grand jury with his employer.

Their evidence settled the fate of Lawrence Bangs, who, in due time, was tried, convicted and sent up the river to join his friends, Reginald Cates and Hector Pyle.

Clearly, the ex-cashier's pull wasn't strong enough to save him.

About this time Frank Cole was promoted to a responsible position in Mr. Mills's counting-room, and he soon proved his value in that department of the business.

No one but Mr. Winslow, the fat broker, and Daisy Lee, to whom he was engaged to be married in the spring, knew that he had a balance of \$185,000 in bank.

So far as his own private affairs were concerned, he might be truly called the Young Sphinx of Wall Street.

He continued, through Mr. Winslow, to make occasional ventures on the market, and was nearly always successful, so that before Daisy sent out her wedding invitations her prospective husband was worth a quarter of a million, which with her own \$145,000 was quite a tidy sum to begin house-keeping with.

She wanted Frank to quit risking his money in stocks lest some unfortunate venture should sweep away the results of all his previous good luck, but the boy could no more keep his hands off the market than he could fly, because he was A BORN SPECULATOR.

THE END.

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